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MARCH 2016

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Enjoy a warm welcome in Pyrénées-Orientales

BARGAIN HUNT

Where to spend €100,000
or less on a home in France

MEALS ON WHEELS

Meet the couple who took a risk
on a mobile food van in Vienne

FLYING VISIT

Our pick of properties within
easy reach of an airport

KEEP IN TOUCH

Our expert guide to setting up telephone and internet connections



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Land of opportunity...

The reasons for a move to France are many and varied. Some people head across the Channel in search of sunshine, and it shines nearly all year round in Pyrénées-Orientales. There's a lot more to this southernmost department of France than sunshine though, as you'll discover on page 20. Located between the mountains and the sea, with rolling vineyards and medieval villages on the doorstep, it offers the best of all worlds, and for Wendy and John Davey it is proving to be the perfect location (p28).

For others, a move to France brings with it the opportunity to embrace a change of direction and try something new. Setting up a mobile food van (and one serving vegetarian food at that) in a country with a worldwide culinary reputation was a risk, but it's certainly paying off for one British couple who moved to Poitou-Charentes (p30). For Dutch couple Monique and Harry, moving to France meant swapping city living in Amsterdam for rural gîtes in Tarn (p44), while for Anglo-Mexican couple Rachel and Carlos, it was the chance to set up their own cowboy ranch in Gard (p36).

France's affordable property prices help many expats make the dream of moving a reality, and on page 50 we reveal the places where you can buy a property for €100,000 or less. And if you are going to be leaving family and friends behind, keeping in touch is sure to be high on your list of priorities – our expert guide on page 82 explains how to set up phone and internet connections at your French home.

We'd love to hear what a move to France means to you, so please do get in touch and share your reasons with us.



Vicky

Vicky Leigh, Deputy Editor

CONTRIBUTORS



Solange Hando

Born in France, Solange regularly returns to the country to visit relatives and research features. For this issue, she travelled to France's most southern mainland department, Pyrénées-Orientales. Turn to page 20 to read more about this sunny part of France with its rich history and culture.



Sue Bradley

Sue is a writer, allotment gardener, fiddle player and champion Victoria sandwich maker who lives in the Cotswolds with her husband, Phil and two children. This month, she interviews Debbie Hewitt and Andy Read about their new life in Poitou-Charentes where they have a street food van. Read their story on page 30.



Mark Bradley

Freelance designer Mark has more than 18 years experience in the publishing industry. He spent eight years as art director at News International before becoming a freelancer. This issue, we sadly bid Mark *au revoir*, after nine months on *Living France*, as well as our sister title *FRANCE Magazine*.

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your way



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This month Port-Vendres,
Pyrénées-Orientales
© Fotolia





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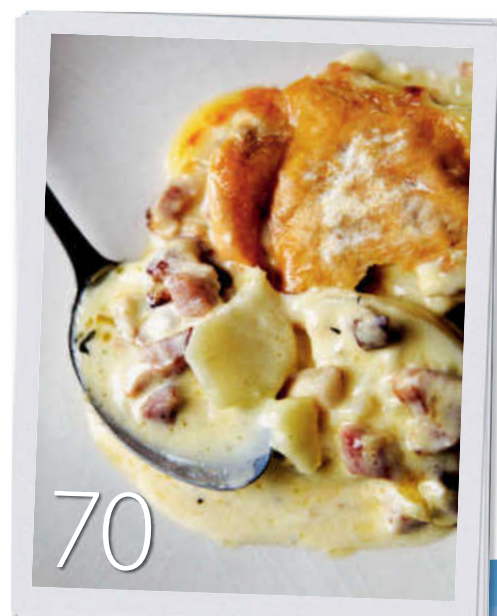
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DÉCOUVREZ

March in France

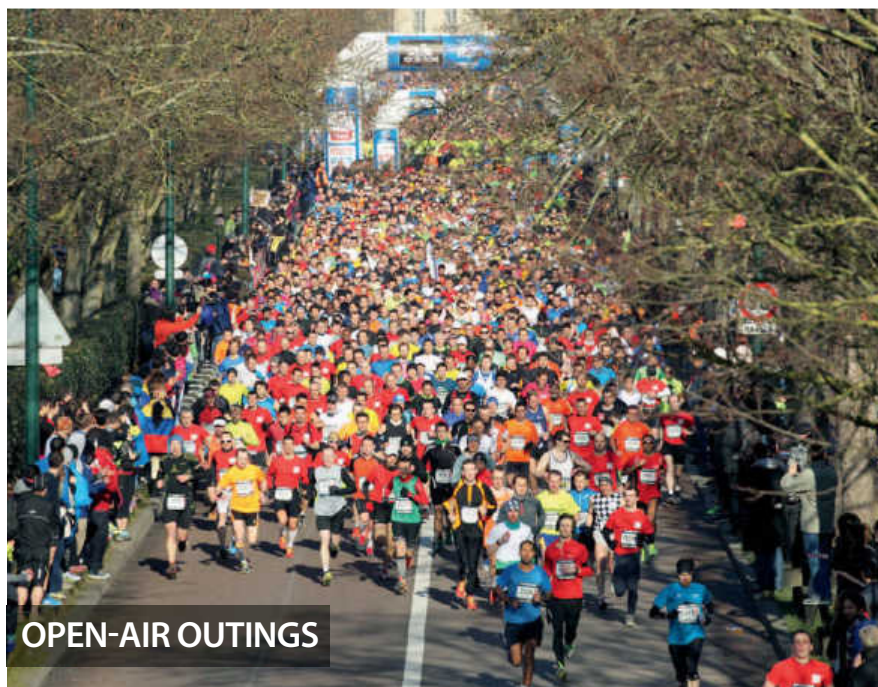
Rich in history and culture, Avignon is a delight to visit at any time of year. The Saint-Bénézet bridge (*pictured*) was the inspiration for the song *Sur le pont d'Avignon*, and in 1995, the surviving arches of the bridge, together with the Palais des Papes and Cathédrale Notre-Dame des Doms, were classified as a UNESCO World Heritage Site. Visitors in March can enjoy the annual Motor Festival (25-27 March). With displays of motor vehicles of all kinds and ages, the event is the biggest of its kind in France.
avignon-tourisme.com avignon-motor-festival.com



News & events

As winter gently gives way to spring, there's every reason to get out and enjoy the warmer weather.

Tom Couch unveils this month's sporting events, plus key dates, travel news and our Easter gift page



OPEN-AIR OUTINGS



Scenic race

1 If you're looking to get fit and run off the last of the winter festivities or simply want to do your bit for a good cause, then set yourself the challenge of the **Paris half marathon** on **6 March**. The race starts at 9am on the Avenue Daumesnil, with the route taking in the city's iconic sites including the Eiffel Tower and Notre Dame Cathedral before finishing just over 21km later at the Route Pyramide. Over 40,000 runners registered for the event last year, with the winner finishing in just one hour. No matter how long it takes you, you can reward yourself with a well-deserved glass of the finest French wine.

semideparis.com

A run to remember

2 If pounding the streets of Paris doesn't sound like your thing, then try the more varied 15km **D-Day race** running from **26-27 March**. Far from a gentle jog, the intense obstacle course that goes across sand, sea and forest, is organised in commemoration of those involved in D-Day more than 70 years ago. The racegoers begin either on the beach or swimming from a boat, and will encounter both man-made and natural obstacles along their way. Those who wish to enter can do so on their own or as part of a team, so long as you can find three others crazy enough to compete!

ddayrace.com

On your bike!

3 If you're more comfortable on two wheels, then head over to Normandy for a warm up to the Tour de France. The **Tour de Normandie** covers a distance of 1,036km crossing all five departments in Normandy across seven sections from **21-27 March**. With stages ranging from a gentle introduction of 6.1km to an exhausting 199km, this race caters for everyone from leisurely cyclists to dedicated sportspeople. Even if the shortest route sounds like too much exercise for you, then you could always join other spectators lining the scenic route to cheer on the cyclists.

tourdenormandiecycliste.fr

CHEESE CONNOISSEUR

The **International Cheese and Wine Fair** takes place in Coulommiers (Île-de-France) from the **18-21 March**. The event involves over 350 exhibitors, each providing a selection of different tasting products to be sampled by around 60,000 visitors. The event includes a handful of competitions and awards are given to the best brie as well as the most flamboyant wines. Additionally, 'guess the weight of the cow' is always an entertaining spectacle.

foire-fromages-et-vins.com





GO FLY A KITE

The 23rd **Festival de Cerf-Volant et du Vent** in the seaside resort of Châtaillon-Plage, south-west France is taking place from **26-28 March**. A spectacular display of colourful kites, the festival offers more than just kite flying. There are night air shows and workshops where kite fanatics, young and old, can design the most creative and colourful of kites to then test out in the skies above the beach.

chataillon-plage-tourisme.fr

Book in

The annual **Livre Paris** (formerly called the Salon du Livre) book fair takes place from **17-20 March** in the French capital. The exhibition is packed with more than 3,000 writers and publishers who represent a total of 50 different countries, all in the grand space of the Portes de Versailles exhibition centre. Entry costs €12 for adults while under-18s are free.

livreparis.com



MOVIE MAGIC

Film lovers should take advantage of the **Printemps du Cinéma** event from **20-22 March** and visit the cinema for the price of just €4. An annual event organised by the Fédération Nationale des Cinémas Français, it's the perfect chance to see films, new and old, at a one-off discounted price. Details of participating cinemas will be available in the run-up to the festival.

printempsducinema.com

Soundtrack to the slopes

An unusual music festival on the snowy slopes of the Alps, **Rock the Pistes** returns for its sixth year to entertain skiers in the heart of 12 French and Swiss Alpine ski resorts. From **13-19 March**, the resorts will host 35 concerts from various international and French musical artists, including Two Door Cinema Club and Gotthard. Open-air concerts on the slopes are only accessible by ski, while après-ski concerts take place every night in the resort villages.

rockthepistes.com

completefrance.com



SITES TO REVISIT

Some of France's most visited attractions have been receiving a makeover in recent years and are worth a return visit



MONT-SAINT-MICHEL

An iconic attraction off France's northern coast, Mont-Saint-Michel is hosting the Tour de France Grand Départ on Saturday 2 July. A new footbridge connects the island to the mainland and visitors can now park on the mainland and catch the shuttle or walk to the island.

ot-montsaintmichel.com



EIFFEL TOWER

If you haven't climbed the Eiffel Tower for a few years then it is worth revisiting to see the revamped first floor which now contains new restaurants and shops, an immersion show and interactive exhibits revealing the history of the famous tower. For a hair-raising experience, visitors can enjoy spectacular views from a glass floor, some 57m above the ground.

toureiffel.paris



CHARTRES CATHEDRAL

This magnificent Gothic cathedral, south of Paris, has been the subject of a controversial renovation project for the past few years. The dirt and grime that has built up over the last 800 years has been removed from the cathedral's internal walls and the ceilings of the cathedral have been restored to their original pale colour. The clean-up is due to be finished in the next two years.

cathedrale-chartres.org



SPRING SPLASH

We've hunted out the best Easter treats so you can hop to it and start spoiling yourself

1 Make breakfast in bed that little bit sweeter with this knitted Chick Egg Cosy, £13.50, cuckooand.com 2 This Rose Garden Easter Wreath will spruce up your front door with some springtime cheer, £45, tch.net 3 Splash out and stock this basket full of your favourite wine for the seasonal get together, £14, achica.co.uk 4 Start a new tradition with these bright Easter baubles, £6, tch.net 5 A selection of luxury white, dark and milk chocolate, this Easter hamper is truly egg-cellent, £50, hotelchocolat.com 6 Crack on with celebrations at the table and surprise guests with these cute crackers, £5, sainsburys.co.uk 7 These Beatrix Potter biscuits are (almost) too good to eat, £45, biscuiteers.com

Compiled by Catriona Burns

TASTE TRAIL

What better way to enjoy the brisk March air than by joining the **Traces du Fromage** hike across the Aubrac plateau on Sunday **13 March**? The 20km hike begins from two possible ski resorts: Laguiole or Brameloup. Along the way, the group samples some of the finest food the Aubrac area has to offer, including the much-loved Laguiole cheese (pictured right). aubrac-laguiole.com





A MUST-SEA

More than 100 ships take part in the **Escale à Sète** festival, taking place from **22-28 March** this year. Sète will be celebrating its 350th year as a port, making it the longest-serving harbour in France. Thousands of people will head to the coast to join in with the festivities and admire the majestic vessels on display. There are also more than 100 concerts during the week and the chance to listen to the intriguing tales of those who have been at sea.

escaleasete.com



DID YOU KNOW?

The number of tons of chocolate sold every Easter in France.

13,000

A TIME AND PLACE

"I can never be sad on the Rue des Martyrs," says Elaine Sciolino on the subject of her book, *The Only Street in Paris*, where she brings her favourite neighbourhood to life through stories of its history-filled buildings, quirky inhabitants and time-honoured shops. Take the tour with her and you'll soon understand her perpetually happy state and infatuation with this small, quintessentially Parisian street through her enchanting ode to a fading, fascinating world.

We have five copies of *The Only Street in Paris* to give away. For a chance to win, visit completefrance.com/community-forum/competitions-and-offers. The closing date is 18 March 2016.

The Only Street in Paris, Elaine Sciolino
W.W. Norton & Company, Inc, £16.99



Travel news



GOING GREEN

In a bid to reduce the number of cars in Paris, the Champs-Élysées will close to traffic for one Sunday each month, the mayor of Paris, Anne Hidalgo has announced. The initiative is one of a series of environmentally friendly measures planned for 2016 designed to improve the capital's air quality. In September last year, thousands strolled down the avenue as part of a day without cars event.



CHEAPER TRAIN TRAVEL

Train travel in and around France looks set to become more affordable as SNCF's low-cost rail service, OuiGo has announced plans to expand in 2016, serving twice as many destinations. Chief Executive Guillaume Pepy said he wanted a third of TGV journeys in France to cost no more than about €40 by next year. New OuiGo destinations in 2016 will include Nantes and Rennes.



SCOOTER SCHEME

If peddling around Paris on a rented Vélib' sounds too much like hard work, then the city's new scooter rental scheme could prove a chic alternative. From summer 2016, around 500 electric scooters will be available for rental across the city centre for a price of €3 for every 15 minutes. Labelled CityScoot, the electric vehicle's booking system will operate via a smartphone with subscribers receiving a digital code to activate the scooter. The electric vehicles are the latest addition to the city's fleet of rental travel options.



FULL STEAM AHEAD

The popular Newhaven to Dieppe ferry route has been secured for a further two years. This comes after French authorities promised to subsidise the service until March 2016. The extension guarantees that the route, which has been running since 2012, will continue until the end of 2017. The extension of the French-owned service will be welcomed by frequent customers of the route that has four daily crossings in low season and up to six during the summer.

Your comments

We love hearing from you, so why not write us a letter, send us an email, or join in on Facebook or Twitter?

A strange noise – I paused with my hand on the latch of the ‘hangar’, the old horse shelter at the back of the barn where we normally take our morning coffee and *pain au chocolat* in the cool shade overlooking the garden. I gently opened the door only to be met by thousands of bees. They took no interest in me whatsoever, but swirled about in a vast, busy cloud. It was soon obvious that the focus of their attention was the old cognac barrel standing by the wall, and more specifically, the open bunghole in its side. The swarm was looking for a home, and indeed had now found one.



Day two, and the bees were well established *chez-eux*. After consulting *Pages Jaunes*, we got in touch with a local bee-keeper, Marcel Lemaitre who wanted the swarm. He arranged to come early the next morning while it was still cool and the bees would mostly be in bed – I mean in barrel.

Day three: The archetypal little white Renault van jolted and squeaked up the drive, driven by Marcel’s son, Stéphane. After they put on the full bee-keeper’s garb, they lit the smoker and walked gently over to the barrel. While Stéphane puffed, Marcel stuffed a rag into the bunghole. Lifting the barrel, they gave it a gentle shake. Nodding approvingly at the overall weight, they set the barrel, now humming loudly, in the back of the van.

Apparently, old cognac barrels are often used as temporary hives round here in Charente, and this one will be left undisturbed until the spring, when the bees will be relocated to a normal hive. I’m promised my barrel back, plus a jar of honey in the fullness of time. I’m sure it will be good...

Peter Adeline
Charente

STAR
LETTER

Social network

Hotel Au Coin du Feu - Chilly Powder via Facebook

Today’s views – it’s cloudy and snowy out there. Get those goggles out, wrap up warm and dream of lots of stops for mugs of hot chocolate with Chantilly cream

Jeannie Clark @frenchfuse

Reached the five-year milestone and told ‘all clear’. I know it isn’t a guarantee, but feel as if I can make plans now #BreastCancerSurvivor

Ian Moore @ianmodmoore

Just had my wife on the phone asking me to ‘talk’ to my son as he screamed the dentist’s down. Like taking a hostage call.

ABC...bourgogne

@abcbourgogne

A beautiful crisp, chilly but sunny start to the day and some snow expected in the next few days – I love all the seasons in Burgundy!

Muriel @FrenchYumMummy

But you are French, it’s easy for you to stay slim. Yeah right. As if.

RENOVATION TIPS

I read your excellent feature on DIY in France from your autumn edition (issue 292), but noticed you missed a trick. The DIY stores in France are not only useful when working on your French property; they are also great for materials and products for self-building in Britain. We built our house in Surrey using lots of items from France – shutters, door handles, lighting, tiles, stone flooring, bathroom cabinets, plumbing fittings, paint, oak, curtains, wood panelling, etc. The French products are distinctively different and often cheaper, and you can claim the VAT back. The stores you mentioned all have branches in Calais and Dunkirk, just a few minutes from the ferries, and staff are extremely helpful.

You could have also mentioned the wonderful architectural antiques *dépôts* and

markets in France for vintage fittings for homes in France or Britain. We found rails upon rails of stunning handcrafted Art Deco items in a village near Lyon for about £200. The Jas des Roberts Sunday morning antiques market near St-Tropez is our favourite for original Art Deco light fittings, unusual furniture and rustic Provençal items.

Jon Wallsgrove
Sunbury-on-Thames



WIN!

The writer of our Star Letter this issue wins a **Surprise Box worth £29** containing a selection of five to seven traditional French products courtesy of Bonjour French Food. For more information on the full range of hampers available visit bonjourfrenchfood.com



If you have something you’d like to share, from anecdotes to holiday snaps, drop us a line at letters@livingfrance.com or to **The Letters Editor, Living France, Cumberland House, Oriol Road, Cheltenham, GL50 1BB**. We reserve the right to edit your letters.



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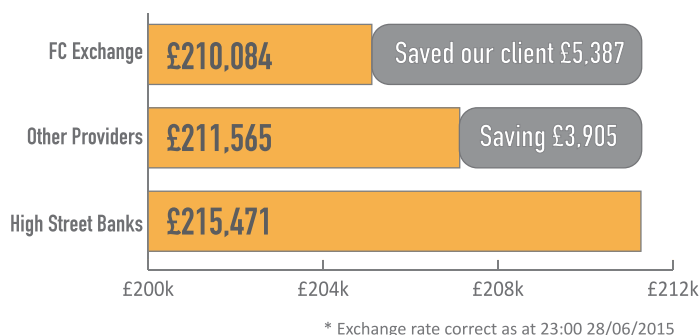
EXCHANGE RATES MOVE FAST...

BUT DOES YOUR BANK?

Increasingly, people are steering away from the banks when it comes to making international money transfers. It is common knowledge that banks are big, can be impersonal and are often unresponsive. So, why are they still being used to transfer money overseas when a foreign exchange specialist can provide an easy and much more cost-effective service?

Despite many already using specialist foreign currency exchange services such as FC Exchange to transfer their money abroad, many more remain unaware of the benefits such as the savings.

How much could €300,000 really cost?*



On a €300,000 transfer, you can make a saving of £5,387 or even more in comparison to using the banks.

Established in 2005, FC Exchange is fully authorised by the FCA (Financial Conduct Authority) as an E-money institution (FRN:900205), a standard above many in the industry, and has achieved success through providing excellent rates and a committed focus on customer service.

In addition to bank-beating exchange rates, we help our clients benefit from favourable market changes and manage the risks of unfavourable movements in foreign exchange markets.

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- ▶ Free transfers**
- ▶ Fast, efficient and secure service
- ▶ FCA authorised E-money institution
- ▶ Over 10 years serving more than 20,000 clients
- ▶ 5 star independent customer service rating

Charles Murray at FC Exchange points out that 2015 has already thrown up a few surprises within the currency market and, with the pound reaching a seven-year-high versus the euro, it is important to stay in contact with a broker who can keep you abreast of the exchange rate fluctuations. Limit and stop orders can be helpful to clients, enabling them to maximise their returns by allowing them to target a better rate of exchange whilst at the same time having a safety net in place to secure the rate if the market moves adversely.

Charles Murray
Private Desk Manager



** Transfers less than £10,000 (or currency equivalent) cost a flat £10

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Your photos

Email us your photos of France (with captions)
to pictures@livingfrance.com



SUMMER SUNSET
Étel beach, Morbihan – Christopher Neath



MIRROR IMAGE
Lac de l'Oule, Haute-Pyrénées – Mike Sheppard



EVENING FISHING ON THE SAÔNE
St-Jean-de-Losne, Côte-d'Or – Jacqui Adams



PARFUMERIE FRAGONARD
Grasse, Alpes-Maritimes – Alan Pavey



GARDIEN OF THE BULLS, CAMARGUE
Bouches-du-Rhône – Douglas Macildowie



MEDITERRANEAN BLISS
Leucate, Aude – Gwen Rogers

For *any*one looking to let
their holiday property



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brittanyferries.com

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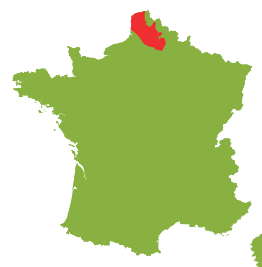
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March 2016 Living France 17

Dream property...



Every so often we come across a French property that knocks us for six. This month, **Emma Rawle** falls in love with this 19th-century manor house in Pas-de-Calais



ON THE
MARKET FOR
€1,380,000



For many, the area around Calais is just seen whizzing by from a car window on the way to southern France. Although it may not offer the scorching sunshine of the Riviera, northern France has plenty of history, countryside and even scenic coastline to offer instead; as well as the advantage of being only a short hop across the Channel.

This 19th-century manor house is located in Dohem, on the edge of the Parc Naturel Régional des Caps et Marais d'Opale, boasting both rolling green

countryside together with long beaches and a dramatic coastline. Living here, I would only be a short drive from the historic town of St-Omer and the seaside setting of Boulogne-sur-Mer, an hour from the cosmopolitan city of Lille and only 40km from Calais, making access from the UK quick and easy.

The house itself has been renovated and tastefully decorated. There is a south-facing living room, a spacious dining area, equipped kitchen and an office and games room on the ground floor. On the first floor, there are four

bedrooms sharing a family bathroom and two dressing rooms, while on the second floor there are a further two bedrooms, each with an en-suite bathroom, so there would be plenty of space for friends and family when they visit.

In the warm summer months, I will enjoy the beautifully landscaped gardens of 3,300m, a terrace for evening drinks and a heated swimming pool, Jacuzzi and sauna. All of this, plus parking for eight cars, which should be enough space for all the visitors I expect to drop in! **LF**
nord-sothebysrealty.com



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DESTINATION

Peak PERFECTION

Pyrénées-Orientales is home to a breathtaking landscape where the mountains meet the sea and the sun shines nearly all year round, as *Solange Hando* discovers

Superb beaches, snowy peaks and bucolic valleys, medieval villages, vineyards and orchards and a French way of life spiced up by a little *je ne sais quoi*, Pyrénées-Orientales has it all including long hours of sunshine as befits the mainland's most southerly department.

You can bathe in the Mediterranean, ski in the Pyrénées, and whatever the season, enjoy a unique culture blending authentic France with the vibrant colours of Catalonia and a touch of old L'Occitanie.

It all goes back to the late 13th century when the ancient province of Roussillon was ceded to the Kings of Majorca. The region prospered under the new rulers, but when the House of Aragon took over, rebellions and war eventually broke out and in 1659, at the Treaty of the Pyrénées, Roussillon was returned to the French crown against the wishes of most Catalans. Its spirit was strong, however, and across the department, the red and gold stripes of Catalonia still flutter in the breeze alongside the *tricolore*. The only exception is the Occitan-speaking Fenouillèdes, which adjoins Languedoc in the north-west. It was never ruled by Majorca but was incorporated into the newly created department in 1790.

Three near-parallel rivers flow across Pyrénées-Orientales from the mountains to the sea: the River Tech in the south; the River Têt, which reaches the Mediterranean east of Perpignan; and the River Agly in the north, which tumbles down from the rugged hills of the Corbières to carve its way through the spectacular Gorges de Galamus. Laced in forest, *garrigue* and vineyards, these northern reaches are a peaceful haven for trekkers and history lovers. A 450,000-year-old human skull was found in a cave above the Gorges de Gouleyrous, and in the nearby village of Tautavel, the prehistory museum happily competes with the wine-producing trail.

Blessed by a glorious climate and a fine *terroir*, Pyrénées-Orientales is a prime wine-producing area where the sweet fortified wines of Maury and Rivesaltes in the Agly valley, or Banyuls on the coast, complement the reds from Collioure and the Côtes du Roussillon and Roussillon Villages. AOCs abound, but look beyond the labels and you will find much enthusiasm for innovative, handcrafted wines.

Jonathan Hesford and his Kiwi wife, Rachel Treloar, moved to Pyrénées-Orientales in 2005. "We had a dream to make wine from our own vineyard," Jonathan says. "I studied the trade in New Zealand before we decided to come to France. We found a small wine estate in Trouillas, near Perpignan, which was perfect for us, and then we created Domaine Treloar, our own brand, and built our house within the 'cave'. The initial reason for choosing this region was the promising *terroir* but we also love the scenery, the uncrowded roads, the fascinating history and the relaxed down-to-earth way of life. We enjoy the nice mixture of Catalan and French culture, the cuisine, and mainly through having young children and working in viticulture, we have made friends with many locals. Now we have 10 vintages under our belt. We provide 

Left: Situated in the very south of France, only 15 miles from the Spanish border, the small Catalan port of Collioure is sheltered by a creek where the waters of the Mediterranean meet the rocks of the Pyrénées

DESTINATION



vineyard tours and run a gîte on the *domaine*."

Beyond Trouillas and the market town of Thuir, the wooded slopes of Les Aspres rise towards the Peak of Canigou; at 2,784m, it is the sacred mountain of the Catalans on both sides of the border. Les Aspres is a land of sleepy hamlets and narrow winding roads taking in the Romanesque Prieure de Serrabone and the medieval village of Castelnou, which is listed among the most beautiful in France. Up there, when the Tramontane has swept the sky clear, the mountains beckon all around; while to the north, the lovely valley of the Têt reveals its own *plus beaux villages* set among the orchards, its UNESCO sites and natural wonders. Look out for the 'organ pipes' of Ille-sur-Têt: softly sculpted cliffs cradled in golden broom, the ancient abbeys of St-Michel-de-Cuxa and St-Martin-du-Canigou perched on a rock topping 1,000m, and the fortified village of Villefranche-de-Conflent with its humpback bridge, pastel-coloured lanes and homely '*bistrot de pays*' serving a tantalising assortment of charcuterie and crusty bread. There you can climb 1,000 underground steps to reach Fort Libéria or just hop on the Petit Train Jaune for a leisurely 62km ride across the Parc Naturel Régional des Pyrénées-Catalanes: the domain of marmots, wild goats, royal eagles and hosts of butterflies.

Glistening streams cascade down the slopes, blue irises and poppies bloom along the single track and viaducts and bridges take your breath away. Stations are named after the nearest settlement, which may require a fair walk, but it's worth it, whether you plan to explore the stunning Vauban citadel of Mont-Louis or discover Font-Romeu. At 1,800m, it's the department's premier mountain resort said to be the sunniest in France and a popular training ground for world-class athletes.

Winter activities range from husky sledding to Alpine and cross-country skiing, while in summer, myriad trails meander across the high-altitude plateaux of Cerdagne and Capcir, skirting the gigantic boulders of Targassonne, the flower-strewn meadows, hot springs, lakes and towering peaks; from Carlit, the highest, at 2,921m to Puigmal in the south, and the iconic Canigou in the distance. There on the Fête de la St-Jean, bonfires are lit on the summit and in every village around to celebrate the Catalan culture.

Hugging the Spanish border south of Canigou, the Vallée





Banyuls, famous for its wine, beach and aquarium, as well as a marine reserve

de la Vallespir, or valley of the Tech, links the mountains to the plain of Roussillon. In this far away corner, nature and culture share the highlights. There are walking and cycling trails, lakes for trout fishing or birdwatching, and the awesome Gorges de La Fou, which snake through precipitous cliffs and narrow channels. Add Arles-sur-Tech and its Benedictine abbey, Amélie-les-Bains and its thermal baths, the Musée d'Art Moderne de Céret, the Fête de la Cerise, and the Fête de l'Ours, which recalls the legendary bear of the upper valley, the joyful Sardane, which is danced on a village square to the hypnotic rhythm of a traditional 'cobla', and it's no wonder this idyllic land has attracted a number of British expats.

Among them is Kate Hareng, once head of French in Leeds and now living in Maureillas. "Teaching is great for the young and dynamic," she laughs, "and I could feel myself becoming less of both so I decided to jump, rather than wait for retirement and redemption! True, I have a French husband and we did have family here, but I just love this area: the mountains, the vines, the cherry orchards. Now I edit a magazine for British expats, and when each new issue comes out, I get such a kick. If there's anything I could change, it would be to add a couple of extra days into each week! Over the years, I have worked and lived in many areas in France, but I must say that when I come back to Pyrénées-Orientales and see my mountains ahead, I know I've come home."

As the River Tech gently sweeps towards the plain of Roussillon, the last foothills of the Pyrénées come right down to the sea, bristling with ancient watchtowers. Scented by rosemary, lavender and thyme, the green slopes of the Massif des Albères rise above a rocky coast fringed with panoramic headlands and shingle creeks. Here the Côte Vermeille shines all shades of ochre and red in the southern sun, and the translucent light delights every budding artist following in the footsteps of Matisse, Braque and Picasso. Summers are cooled by the breeze; winters are

mild, festooned in almond and mimosa blossom.

Only a handful of resorts pop up along the shore: Cerbère near the border, squeezing between mountains and sea, then Banyuls, famous for its wine, beach and aquarium, as well as a marine reserve complete with a snorkelling trail and a museum dedicated to local sculptor, Aristide Maillol. Further along, beyond the wild headland of Cap Béar, Port-Vendres nestles around a peaceful harbour while vineyards and olive groves climb up the hill to Fort St-Elme, which overlooks Collioure and its delightful coves flanking the mighty castle of the Kings of Majorca.

On this beautiful stretch of coast, Collioure is the most bewitching place, especially out of season. Lanes and steps clamber up the old village past cottages and art studios framed in potted plants, brightly painted Catalan boats bob along the quay and waterfront restaurants serve fresh seafood and anchovy salads alongside mountain ham and steak in Banyuls wine. For dessert, if you can manage it, there's *fromage des Pyrénées* and a caramelised *crème catalane* with a hint of cinnamon.

But follow the trail beyond the pink belfry of Our Lady of Angels and suddenly the scenery changes as mountains recede and Argelès-sur-Mer unrolls a vast carpet of golden sands and a breezy promenade shaded by maritime pines and oleander. It's a popular family resort; all souvenir and ice cream stalls, but authentic villages are just a stone's throw away, scattered on the fertile plain or clinging to hilltops such as Elne, unchanged by time.

Now the sand stretches all the way to Le Barcarès, some 30km to the north, backed by lagoons where flamingos and migrating birds gather in season. Le Barcarès is a busy but attractive patchwork of contrasting districts nestling among pine woods and nature reserves. The old village is a beautiful backdrop to the traditional market where stalls brimming with red apricots, country bread, sausage, dazzling Catalan ceramics and linen bask in the sunshine, which also shines on the nearby beach and its rich

Clockwise from top left: On the hills overlooking Collioure; enjoying a drink in Perpignan with Le Castillet monument in the background; the vine-clad hills above Banyuls-sur-Mer; Collioure harbour

DESTINATION



Top to bottom: France's most southerly seaside resort, Banyuls-sur-Mer is known for its lovely bay and yacht harbour; Le Barcarès village market; a colourful street in Villefranche-de-Conflent; vibrant Catalan ceramics

array of water sports, the harbour, the fishermen's restored reed cottages and riding and cycling trails. Then there are year-round festivals, outdoor displays of contemporary art and across the lagoon for history buffs: the imposing Forteresse de Salses, the gateway to Catalonia, once home to 1,000 men and 300 horses. Nearby beaches include Torrelles, sheltered by the dunes; St-Cyprien, which boasts one of the top marinas in Europe; and Canet-Plage, the nearest resort to Perpignan, the departmental capital.

Basking on the plain, roughly 13km from the coast, Perpignan is easy to explore on foot; a warm colourful city where locals relax on the elegant Place de la Loge, near the pink town gate, Le Castillet, festooned in turrets and crenulations. There are lawns and trees along the banks of the River Basse and surprises around every corner: the red globe of the multi-cultural Théâtre de l'Archipel, the traditional shops glowing with garnet - the mythical stone of Catalonia - the upmarket boutiques on the left bank, the lively squares, fountains, cobbled lanes and shaded boulevards. The cathedral is a fine example of southern Gothic style and the cosmopolitan railway station was hailed by Salvador Dali as the 'centre of the universe'. Popular festivals include the penitents' procession on Good Friday and the Fête de St-Georges, patron saint of Catalans, when roses are offered as a token of love.

Meanwhile on a lonely hill to the south, the palace of the Kings of Majorca looks down on the city which was their 'continental' capital. Enclosed by a citadel extended over the centuries, it's an impressive sight: brick and marble adorn the towers and walls, vast courtyard, chapel, great hall, royal apartments and glorious gardens where in clear weather the view stretches from the city, over the red roofs, spires and towers, to the legendary Pic du Canigou. **LF**

NEXT MONTH... DESTINATION: LOIRE VALLEY

Follow the mighty Loire as it winds its way through a land of vineyards, pretty villages and famous châteaux.

Fact file

i Tourist information Pyrénées-Orientales

Tourism

tourisme-pyreneesorientales.com
Tel: 00 33 (0)4 68 51 52 53

Languedoc-Roussillon Tourism

en.destinationsuddefrance.com
Tel: 00 33 (0)4 67 20 02 20

h Where to stay Hôtel des Templiers

12 Quai de l'Amirauté
66190 Collioure
Tel: 00 33 (0)4 68 98 31 11
hotel-templiers.com

Casa9

Route de Corbère
Mas Petit
66300 Thuir
Tel: 00 33 (7) 78 80 54 35
casa9hotel.fr/en/

i Where to eat La Côte Vermeille

Quai du Fanal
66660 Port-Vendres
Tel: 00 33 (0)4 68 82 05 71
restaurantlacotevermeille.com

L'Hostalet de Vivès

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66490 Vivès
Tel: 00 33 (0)4 68 83 05 52
hostalet-vives.com

✈ Getting there Ryanair, Flybe and Aer

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Ask the agent

No one knows the area like a local estate agent. We asked **Tim Boldry**, of Artaxa, for the inside track on Pyrénées-Orientales

What's the cheapest property you have on your books?

A charming house in St-Paul-de-Fenouillet between the beach and the ski slopes. It has two double bedrooms, a living room with a balcony and a kitchen/dining room with a wood-burning stove. It costs just €50,000.



How much would you expect to pay for:

• a detached property with land?

In the villages, between the beach and the mountains, around €250,000.

• a three-bedroom townhouse?

Around the €120,000 to €180,000 mark.

• a renovation opportunity?

There are some bargains to be had if you put in the work. We have a large rustic village house with five bedrooms for €99,000.

What's the most unusual property you have sold in the past?

Most definitely a unique stone house built into the walls of a medieval château overlooking the picturesque village of

Latour-de-France. I sold it last year, but it really was right out of a film set.

Is there a typical architecture or style in the region?

Yes, the typical style is stone and red brick. As Pyrénées-Orientales is in French Catalonia on the border of Spain, and was part of Spain until 1659, there are numerous old Catalan *mas* (distinctive stone farmhouses) to see. There are also plenty of Mediterranean-style villas around, designed to make the most of the sunshine.

Why do British people buy houses in Pyrénées-Orientales?

On the whole, properties in the area represent exceptional value for money, given that we are perfectly situated with the sea, the mountains and Spain close by, and Perpignan is easy to get to by air, car or train. Being the southernmost part of France, it's the exceptional climate which a lot of Brits find impossible to resist!

What advice would you give to somebody who is thinking of buying in your area?

The first job is to decide where you want to be - closer to the beach or the mountains or

between the two and how near you'd like to be to Spain. Once you have done this, you can start looking for your ideal property. Also, work out exactly what you have to spend in euros by registering with a currency exchange company; you may have more than you think!

What are your predictions for the property market in Pyrénées-Orientales?

Prices in Pyrénées-Orientales are low, the exchange rate is still favourable, and if you need a mortgage, you can get a good fixed rate, so to my mind there hasn't been a better time to buy during the last 10 years. More houses are coming onto the market at realistic prices, so personally, I expect the upturn to continue.

What's your favourite part of the region?

Mount Canigou, which at 2,784m towers over the plain to the beach and is snow-capped for most of the year. It's a beautiful and dramatic sight to see, from all corners!

Describe your department in five words.

Sun, beach, skiing, wine, mountains.

artaxa.com

PYRÉNÉES-ORIENTALES is it right for you?

Property prices

Pyrénées-Orientales has an average resale price of €170,000, which is less than the regional average for Languedoc which is €182,000.

Weather

Pyrénées-Orientales enjoys a Mediterranean climate with hot dry summers, rainy winters and moderate springs and autumns. As one of France's hottest regions, the area enjoys around 300 days of sunshine.

Activities

Flanked by the Mediterranean Sea and the Pyrénées mountains, Pyrénées-Orientales is in an ideal location to enjoy the great outdoors, and has a varied range of outdoor-orientated activities such as horse riding, mountain biking and water sports. Boasting 11 nature reserves and a vast national park, Pyrénées-Orientales offers a plethora of protected areas to preserve its natural heritage with 50 walking trails to choose from. The capital city of Perpignan has many cultural and historical highlights to offer, including the Cathédrale Saint-Jean-Baptiste.



FACT FILE



Department: Pyrénées-Orientales

Region: Languedoc-Rousillon/ Midi-Pyrénées

Capital: Perpignan

✈ Regular flights from the UK to Perpignan are served by Ryanair and Aer Lingus with seasonal flights from Flybe. Carcassonne, Montpellier and Girona all have airports within easy reach.

🚆 Eurostar to Paris and then the TGV to Perpignan which takes about five hours. Regional trains are available to local stations.

🚗 For driving times, consult one of the many online route planners such as those at viamichelin.com, mappy.com and theaa.com

What can I get *for my money?*

With properties located close to both the beaches and the slopes, Pyrénées-Orientales is an ideal getaway destination and has a lot to offer. Here's our selection of properties for sale



€99,000

1 Located in the picturesque mountain village of Lesquerde, and only 35 minutes from Perpignan airport, this rustic, ready-to-live-in stone house is the perfect countryside getaway. The property offers a large and bright living space with two bedrooms, a kitchen, a bathroom and a living room with a log fire.

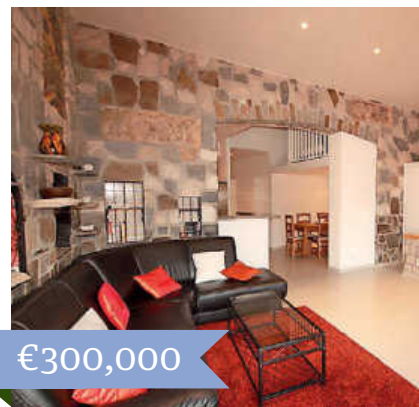
Contact: Artaxa
artaxa.com



€249,950

2 This traditional house in Céret could be converted into two apartments with separate entrances. The ground floor has a bedroom, a bathroom, a sitting room, a kitchen and a dining room, while the first floor has three bedrooms, a bathroom, a large sitting room and a kitchen. The garden has enough space for a pool.

Contact: Private seller
francepropertyshop.com



€300,000

3 Located in a residence with a shared pool near Banyuls-sur-Mer, this apartment is sold fully furnished. There are two bedrooms and two shower rooms. The large living space has an open-plan kitchen, a living room and a dining room, overlooked by a mezzanine. Two terraces offer breathtaking views of the mountains.

Contact: Beautiful South
beautifulsouth66.com



€424,000

4 This villa was recently renovated to modern standards. The ground floor has an open-plan kitchen leading to a dining room, a double bedroom and shower room. Upstairs is an en-suite double bedroom and an office, which could be converted into a third bedroom. It has a salt-filtered pool and is located close to Laroque-des-Albères.

Contact: Leggett Immobilier
leggettfrance.com



€510,000

5 Set on a two-hectare plot of land in the village of Couiza, this stone villa is very spacious. On the ground floor is a large lounge with a fireplace, a fully equipped kitchen, an en-suite bedroom, two other bedrooms and a bathroom. Two extra bedrooms, a playroom, an office and a bathroom make up the first floor.

Contact: Cabinet Jammes Immobilier
cabinet-jammes.com



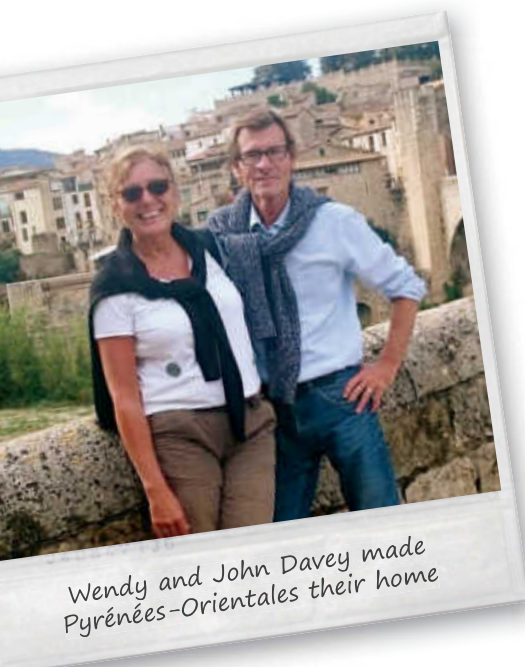
€699,000

6 For a real taste of the south, this stone mas has plenty of character and modern comfort. There is 500m² of living space and two hectares of land with a beautiful natural pool. With 10 bedrooms, the property has been run as a gîte complex but could easily be used as a large family holiday home. It is located in the village of Prades.

Contact: Artaxa
artaxa.com

RUN TO THE SUN

Life in France is proving to be everything Wendy and John Davey hoped it would be. They tell **Deborah Curtis** why Pyrénées-Orientales is the place for them



Wendy and John Davey made Pyrénées-Orientales their home

A lifelong dream of moving to France has finally come true for Wendy Davey, who began a new chapter in her life just over a year ago with second husband John in Pyrénées-Orientales.

"I have always loved France more than any other place," beams Wendy. "I just feel at home here and I love the French way of life. I had a holiday home in Brittany with my first husband and as soon as I would get through the Channel tunnel, my shoulders would go down and I'd feel really relaxed."

Her long-term plan had always been to make the move once her children were grown up and settled, and luckily, when she got together with John, he loved the idea too.

"The only place we didn't want to live was Brittany because of its cooler climate," Wendy explains. "We wanted somewhere warm, so we travelled around visiting lots of places, and every time we came to Pyrénées-

.....
These pages: Wendy and John transformed Casa Sola into a villa and apartment for holiday rentals where guests can enjoy the sunshine and mountain views

Orientales the sun was shining and it was always warm and lovely. We just felt it was saying to us, 'This is the place for you.' "

Having pinpointed where they wanted to live, the hunt for a property began in earnest. After lots of online research, they eventually spotted Casa Sola, a villa and apartment built into the mountainside on the edge of the village of Arles-sur-Tech.

"It's got the most amazing views," enthuses Wendy. "When we came to visit, we walked up onto the terrace, turned round and took it all in. It was one of those moments when you just think, 'Yes, this is it.' John asked me, 'Do you think you'll ever tire of seeing that view?' I still haven't. Every day is different."

They sold up in Milton Keynes and moved to France on 8 December 2014. A few weeks later, they were enjoying Christmas dinner on the terrace in temperatures of 23°C.

"We've only been here a year so we don't know if that's normal," Wendy smiles. "However we do get around 300 days of sunshine a year. You expect to see the sun most days, and we all know how that makes everyone feel better."

With the property proving to be a successful holiday rental on a small scale, Wendy and John got to work refurbishing both the villa and apartment before relaunching with a brand new website, turning it into a thriving gîte business. Keen to welcome their first guests in summer 2015, they set about transforming the interiors.

"Our first task was decorating throughout," says Wendy. "It's such a big property but I still wanted it to feel homely. Past guests said there wasn't enough relaxation space so in response to that, we turned one of the bedrooms into a second lounge."

The villa now sleeps nine across five bedrooms and John and Wendy live in the renovated apartment when the main house is being rented out. During the autumn and winter months, they do the reverse; letting out the apartment to activity-holiday enthusiasts such as skiers, hikers, cyclists, and birdwatchers while they stay in the villa.

As the property boasts two swimming pools (one in-ground, the other above

ground) the couple have unexpectedly become experts on the practicalities of pool maintenance. A 5,000m² plot of land, which takes 20 minutes to walk from one end to the other, has also inspired the pair to get to grips with gardening in a mountainside location.

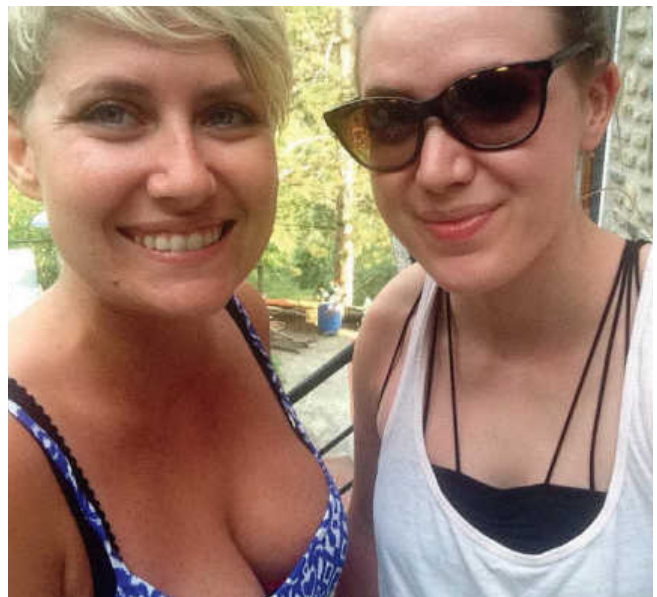
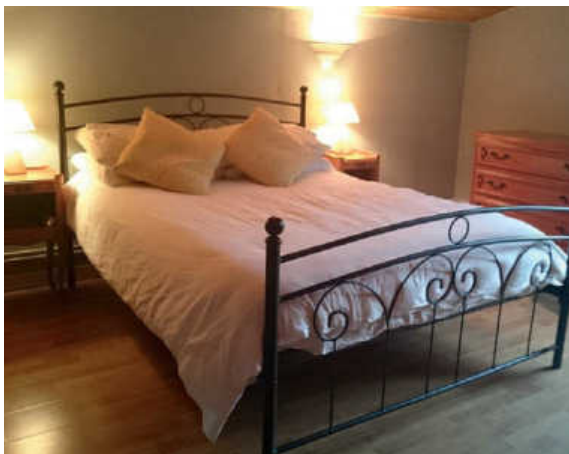
Yet it's not just the grounds that have so fascinated the couple. The beauty of their location was also a huge selling point for the pair and getting to know the area has been high on their agenda since they moved.

"We've spent so much time exploring the place and we know it a lot better now," says Wendy. "We're in the foothills of the Pyrénées and we're very close to Mount Canigou – it's a spectacular sight. We're only 10 miles from Spain so it's easy to pop over there for a visit and the Mediterranean coast is also nearby. The more we see, the more we fall in love with it here."

Having been warmly welcomed by their French neighbours, Wendy and John are settling well into their Pyrénées-Orientales paradise. Although they miss their friends and family back in the UK, they are thoroughly enjoying their new life in France, revelling in the spectacular scenery and rich diversity of this sun-soaked corner of France. The cherry on top of it all is helping their guests discover everything that the area has to offer, knowing everyone who comes to visit will love it as much as they do. **LF**

casasolavilla.com





*Wendy and John
welcomed their first guests
in the summer of 2015*

These pages:
Debbie Hewitt and Andy
Read run street food
business, Pois Chic

Street SENSATIONS

Selling falafels from a mobile food van in a country that prides itself on its cuisine was a risky move, but it has paid dividends for Debbie Hewitt and her husband Andy Read, as **Sue Bradley** discovers

From prominent citizens in a British town of 16,500 people to English newcomers in a French agricultural hamlet with a population of 10, Andy Read and Debbie Hewitt knew life would be different in their new home across the Channel.

Little did they imagine that within two years of moving to La Chapelle-Bâton, in the Poitou-Charentes region, they would be producing food that would be welcomed locally and lauded in Paris.

But that's exactly what happened after Debbie started making falafels using chickpeas grown on a nearby farm and selling them at markets, festivals and private functions.

In the space of just a few months, she and Andy were invited to take their 'Pois Chic' spicy Middle Eastern-style snacks to the French capital to join 15 other businesses at the Street Food International Festival 2015.

What makes Andy and Debbie's story all the more remarkable is that neither had previously run a catering business while living in the UK.

In fact Andy, a freelance journalist, local politician and former mayor of Stroud in Gloucestershire, and former school teacher Debbie, moved to France without any plans as to how they would earn a living.

"We were, what you might call, 'comfortably middle-aged'," laughs Andy, 46. "We had lots of friends and lived in a nice house in a lovely town and could have very easily stayed there forever."

Yet while life was good, both Andy and Debbie had a gnawing feeling that there was something else out there.

"We felt we were still young enough to start a new business: we were 44 and 46 at the time and thought that if we left it another five years, we might be too old to start thinking about putting felt on roofs and that sort of thing," says Debbie, who is now 49.

"Both of us thought there was at least one more challenge in us; we wanted to step out of our comfort zone

and see if we could make a new life."

One advantage they had was Debbie's previous career teaching German and French, something that would stand them in good stead as they began to meet their neighbours and adapt to the day-to-day realities of life in France.

"Debbie could speak a good level of French and this was great to get us started. My knowledge of French was no better than the grade C at O level, which I took about 20 years ago," admits Andy.

"I went from speaking a very high level of English to being just about able to order a baguette and a cup of coffee. It was a pretty big change for me, and I quickly came to the conclusion that having a good grasp of the French language would be key to having a great life here."

Debbie and Andy purchased their farmhouse in Poitou-Charentes six years ago and, being cautious about the next step, they initially used it as a holiday home.

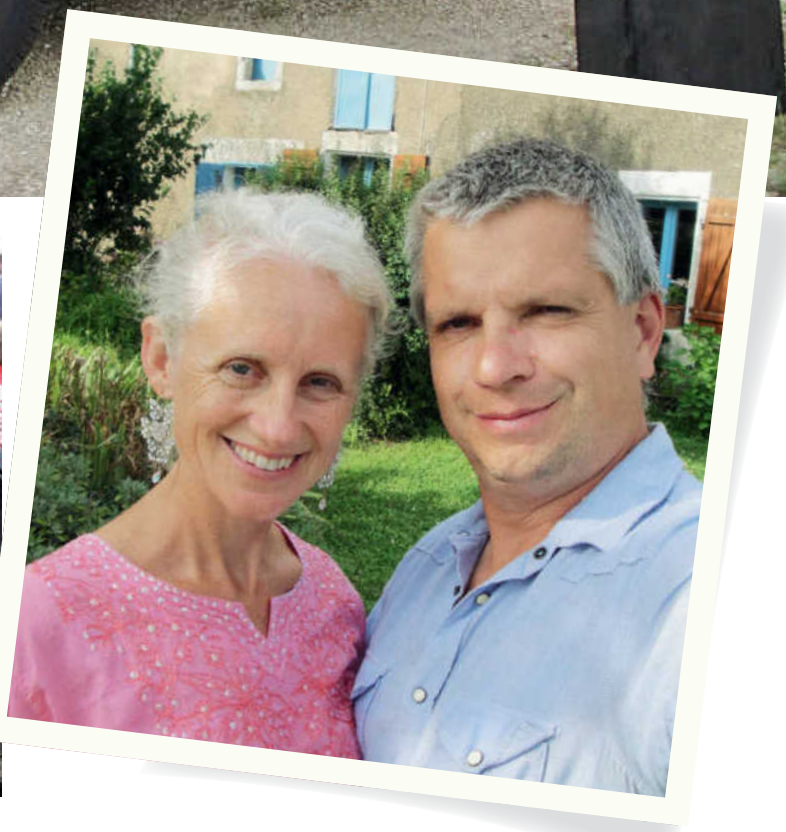
"We knew this area in western France because some English friends had come here previously and we loved the region's tranquil countryside," says Andy. "However, instead of selling up in the UK straight away, we wanted to make sure we had the right house in the right region, with the right neighbours. We wanted to make sure that going ahead with the move was the right thing for us."

"Our home is a typical Charantais longhouse built in the mid-1800s and surrounded by beautiful countryside. When we first came here it was liveable, although the roof on one half of the house wasn't quite all there, and you could see the stars through it. There was no heating and not all the doors opened and closed."

"Since moving here we've grown to appreciate how large our region is. In terms of land mass, it's bigger than Wales but has just 1.8m people. We can travel for two hours in any direction and still be in Poitou-Charentes. There's not a city within an hour of our home. To go shopping for anything, other than day-to-day necessities, means an hour's drive."

After deciding to move to France permanently, the







These pages clockwise from top left: Debbie proudly presents their falafels; the couple attend the literary festival at Charroux; nearby Montmorillon; hungry customers queue up for some healthy fare; Debbie and Andy's house in La Chapelle-Bâton in Vienne

couple resolved to give themselves a year to work on their home and find means of work.

"We came here with a blank sheet of paper. We didn't want to come with any preconceptions of what would or would not work," explains Debbie.

"From early on, we tried to integrate with our community as much as we could and without exception, we've found our neighbours and people we've worked with to be really welcoming towards us."

The first step to setting up Pois Chic came when Debbie decided to sign up for a course in green tourism at her local adult education college.

"I was the only person who wasn't a native French person on the entire campus," Debbie recalls. "My language skills were okay but at this kind of level, I found it hard work."

The six-month course included advice on drawing up a business plan and involved a period of work experience, which Debbie undertook at an organic farm in Charente that grew chickpeas.

"It's quite unusual to find a farm growing chickpeas in this area of France. They are normally grown in the southern part of the country where they have the advantage of drier, hotter conditions," she explains.

At around the same time, the couple went on a trip to Israel and Palestine where they discovered falafel.

"Starting the business came about really because of three things: the college course, our trip and working on the farm," says Debbie.

France has a reputation for fabulous cuisine but Debbie found that the dishes served in many restaurants and from food trucks in their region was very traditional and very often meat-orientated.

In fact, Debbie noticed that the best a vegetarian might expect from many restaurants was an omelette, with melon and chips actually offered as a meal at one location.

"Tough luck if somebody is a vegan or has a food intolerance," she says. "The only option for many people is simply to eat in their own home."

"France is renowned for its food but there is a lack of healthy and vegetarian options, particularly in terms of street food," Debbie says.

It was into this environment that Debbie and Andy introduced their falafels, testing the water at events such as a beer festival at a bar in the nearby town of Charroux, a Christmas market, and a farmers' market at the same place where they buy their chickpeas. They did all this before launching properly in April 2015.

"We couldn't believe it when we sold out at our first event," says Andy. "We thought it would be good if we did about 20 meals and we did 100. People were happy to try our falafels and many commented it was lovely that we were offering something different."

"Our experience has been that there are a lot of people who are looking to eat more healthily. French people have a



massive pride in their food and are naturally cautious. They don't like chilli or a lot of spices, but many are open to giving new things a go.

"Falafel is our mainstay, but we do also provide a meat option made from organic beef reared two miles from our home. For many people here, a meal isn't a meal without meat featuring somewhere."

Debbie initially operated from a market stall but soon realised that a catering trailer would be a more practical option and imported an eye-catching yellow model from Caterpods based in the Forest of Dean.

Andy and Debbie's falafels are now a familiar feature at the market at Civray - between the pâtisserie and fruit and vegetable stalls and a lady selling bras - and in front of the 11th-century ruined abbey in Charroux.

Pois Chic has also provided food at a progressive metal festival in The Netherlands, rolled up to the home of a young couple with a baby to lay on a special dinner for two, and catered at a local fashion show held during the annual national Fête de la Musique.

While Pois Chic is Debbie's business, Andy lends a hand when it comes to serving food at events and spends the rest of his time working as a freelance music journalist and looking after their smallholding, on which they grow vegetables, keep Maran chickens and have a small orchard. The couple are currently buying an extra two hectares of land to grow more food and plan to buy a camper van to take Pois Chic to bigger festivals and events across France.

All in all, setting up a business in France and adapting to a new life has been a distinct learning curve, but it is

"There is a lack of healthy and vegetarian options, particularly in terms of street food"



“It’s been a fantastic way to integrate, meet new people and see real French life”

one that Andy and Debbie are clearly relishing.

“We’ve served 4,500 meals in our first year,” says Debbie. “During the summer we work 70- or 80-hour weeks because that’s when we make our money.

However during the winter when it is too cold, we can afford to take two months off and have time to explore other parts of France.

“We’re slowly getting our heads around how everything works here. One thing we’ve learned is that the culture and attitudes are remarkably different: they’re built on a very different way of looking at the world.

“Here it is all about the Republic, the region and the *commune*, which is why using locally produced ingredients has been a real advantage. We’re quite unusual in this region for what we’re doing but it’s been a fantastic way to integrate, meet new people and see real French life.” **LF**
poischic.fr

These pages clockwise from top right: The River Vienne, which gives the department its name; students get a pie in the face during the annual freshers’ fair in Poitiers; home-grown chillies



SETTING UP A FOOD BUSINESS IN FRANCE

- Make the most of college courses and classes aimed at helping people to set up businesses in France.
- Talk over business ideas with neighbours and friends first and test the water at small-scale events to determine if there is scope for the foundations of a business. Look out for fliers and check the internet and Facebook to find out what’s on.
- Markets are a great way to test out ideas. In rural areas, it’s usually quite easy to get places, with pitch fees from just €5, or a little more for an electric hook-up. During their first week at their local market in Civray, Debbie and Andy had to turn up at 7am and wait for the *placier* (market manager) to allocate them a spot. They had different pitches for the first four weeks before being granted a permanent position. In the city of Poitiers, they had to apply in writing to the town hall and show all their paperwork

before being allocated a spot in one of the main squares.

- Sole traders are automatically taxed under the personal income tax system. Debbie opted to be taxed as an *auto-entrepreneur* (now called the *micro-entreprise régime*) which means she pays a lower rate but one that’s based on her total turnover. See impots.gouv.fr for more information.
- People operating food businesses in France are expected to hold food hygiene certificates issued after attending a statutory two-day course. All food businesses are subject to registration with, and an inspection by, the local authorities.
- Public liability insurance is a must for anybody looking to run a food business. The first step towards getting insurance is to register with a local trade association, such as a *chambre de métiers* or *chambre de commerce* as appropriate. “Pois Chic falls

between two stools – commerce, which sells things, and *métiers*, which makes things. We’ve registered with the *chambre de métiers*,” explains Debbie.

- Ensure menus are written in French and consider building a website, in French, so that potential customers can find out more about the business.
- Source ingredients locally when possible as this creates goodwill among customers, many of whom will have a special regard for what’s produced on their doorsteps.
- Get to know your neighbours and seek their help when writing letters to the local town hall or other administrative bodies.
- “Learning to speak French well takes time and dedication,” says Andy. “I think French people are generally very forgiving about your lack of fluency if you are clearly trying, and if they see that you’re passionate about what you’re doing.”

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Riding high

France may seem an unlikely place to learn cowboy skills, but that is exactly what you can do at a ranch set up by an Anglo-Mexican couple, as **Gillian Harvey** discovers

This page: The All Around Cowboys ranch in Gard; **Inset:** Carlos Barrera with his wife, Rachel and their son, Carlitos **Facing page, from top:** Guests hone their cowboy skills; Carlitos at the ranch

In the very heart of the vineyards in southern France, a large sandy rodeo arena shimmers in the early afternoon light. A cowboy, lasso in hand, steps forward - rope swinging - and carefully approaches the bull. With a swift flick of his arm, he sends the rope-loop flying around the animal's neck and deftly pulls it into place. It's a scene reminiscent of the Wild West, where cowboys have competed for centuries at disciplines like bull riding and cow roping, and you could be forgiven for thinking you have gone back in time.

Welcome to All Around Cowboys, the ranch home of El

Charro, an authentic Mexican cowboy, who offers a range of unique experiences for learners and visitors alike. Here, you can be taught to ride a horse Western style, rope a cow or set off for treks across the French countryside, whatever your age or riding ability.

Brought up from an early age in the Mexican *charro* (cowboy) tradition, El Charro - known as Carlos to his friends - grew up in Mexico City, where he trained his first horse at the age of 15. He has competed in over 50 rodeos, and his family are still well-known competitors back in his home country. It was the opportunity to work in Disneyland



Paris that first tempted Carlos to make the move to France in 2004. “I jumped at the chance to perform in such a large arena as part of an outstanding team. I was 18 years old, and had an amazing time,” he says. “Disneyland only recruits genuine cowboys for its shows, so I was in good company and learnt a great deal.”

During his time at Disneyland, Carlos, now 30, honed his rodeo skills to a fine art on the European rodeo circuit, learned to speak French fluently and spent 11 happy years performing for large crowds. In 2009, he met British-born Rachel, who, at the time, was working in marketing for a major hotel, and not long afterwards they hatched a plan to open their own ranch in France. “We love France,” says Rachel, “and we wanted to put down roots.”

Despite already being highly skilled, the first step on the journey was for Carlos to take a French diploma, which would qualify him to teach horse riding in France.

To enable him to study, the couple moved to Rodez in 2011, near to Carlos’s college and the Puech Maynade Ranch where he did his practical study. They moved to their current home in St-Dézéry, in Gard, in 2013. It was here that the couple’s son, Carlitos, almost two, was born in 2014.

In addition to fulfilling their dreams of starting a family, 2014 also took the couple a step closer to their ambition of running a ranch when Carlos became BPJEPS-certified, enabling him to teach his extensive skills in France. Around the same time, the couple met Fabien and Guylaine Pradeilles, who owned a nearby farm and were fascinated by the Western style of riding. “We knew they had cattle, and went to visit the farm,” says Rachel. “When we found out they were interested in Carlos and the Western discipline, we were really excited.”

“They already had 13 head of cattle and 33 hectares,” explains Carlos. “The site was ideal.”

Together, the couples began to bring their now joint dream to fruition; Carlos used his knowledge of authentic ranch life to design the ranch, the stables and the rodeo ring, and Carlos and Fabien completed much of the building work themselves. “Fabien has a full-time job, so he’d work on the ranch during evenings and weekends,” says Rachel. “It was amazing to watch.”

After months of hard work, and by the time it had opened, the site boasted a traditional ranch, three riding arenas (one covered), as well as an authentic rodeo ring. 🐾

These pages, clockwise from top left: Young and old can take part; a photo opportunity at the end of a stage; Carlitos feels at home in the saddle; guests can stay in eco tents nearby

The ranch is also now home to some 27 head of cattle and 25 horses.

The ranch, All Around Cowboys, is named after an award given to rodeo competitors who win the most events on the rodeo circuit during a season, reflecting Carlos's desire to bring the highest level of skill to all he does.

Officially opened in September 2015, the business has already attracted visitors from around the globe. "When we first opened, we held an open day with live demonstrations of bull riding and many different Western-associated events," says Rachel. "It was a fantastic day and hundreds of people came along, despite the unfortunate weather."

Now fully running, the ranch offers an impressive array of different activities. "We offer inclusive ranch holidays where we arrange accommodation such as camping and local gîte- or hotel-stay," says Rachel. "We design tailor-made programmes for holidaymakers, including riding lessons, hacks, working on the ranch, learning about the management of horses and livestock, as well as outside excursions to enable visitors to appreciate the wonderful area in which we live. We also run clinics, which focus on certain disciplines.

"Carlos is really keen to bring the Western discipline to everyone. Our youngest customer to date was just five years old and our oldest was 75. Classes and lessons can be tailored to suit each individual, both in terms of skill, fitness and riding experience."

Carlos is also experienced in training young horses. "The Western style of breaking in a foal is different from the traditional way," explains Carlos. "There's lots of human contact and it's very animal-friendly. You can build a real relationship of trust with the horse. Rather than trying to control its behaviour, you learn to understand the animal and work with it. That way, you can ensure, when the horse is ready, that riders will be able to have the best experience they possibly can."



As well as a wide range of courses, Carlos and Rachel always ensure that day guests and holidaymakers are all well catered for. "We always offer food that has an American or Mexican theme," says Rachel. "For example, this weekend we are holding a roping stage and we will be having home-made chilli with Mexican tortillas."

Despite only having been open for a short time, the ranch has drawn interest from countries including the US, Switzerland and Spain, as well as the UK and France. "As Carlos is an authentic cowboy, he can offer something really unique," explains Rachel.

In the future, Rachel and Carlos also hope to play host to celebrity rodeo riders from Mexico and the US.

"We want to give our customers the chance to see different authentic rodeo riders," explains Rachel, "and offer a wide range of experiences. We've already been in contact with some big names, and we're really excited about where this will lead."

Certainly, if Rachel is anything to go by, Carlos's love of traditional Western riding is infectious. "I had ridden before I met Carlos, but had been trained using classic riding methods," she explains. "Carlos has taught me to ride Western style, and it's a completely different experience.

"Western riding involves using a larger saddle with a horn on the front; very comfortable for long distances and hard terrain. Western riding is about working with the horse using body weight and leg pressure, and being very light-handed with the reins, which is consequently kinder to the horse's mouth," explains Rachel.

It's clear that Carlos and Rachel are looking forward to sharing all that ranch life has to offer with visitors for many years to come; bringing a touch of Wild West magic to the rolling countryside of southern France.

elcharroevents@gmail.com

TAKING YOUR HORSES TO FRANCE

- To travel to France with your horse, you must apply to DEFRA for an export licence. Visit gov.uk/government/organisations/departement-for-environment-food-rural-affairs for more information.
- You need a 'fit to travel' certificate from a vet. This has to be issued within 24 hours of travelling, so you may need to book an appointment with a vet local to the port you are using.
- You need to ensure that all your horse's vaccinations, microchip data and passport are all up to date.
- When choosing a horse transporter, make sure their distances per day are realistic, and that they have overnight accommodation arranged for the horses en route if the journey is likely to be a long one.
- Try to find a local vet and farrier before your move, so you know who to contact when the need arises. A good place to start is the French *Yellow Pages*. pagesjaunes.fr
- Don't worry if someone mentions *le bombe* when you're riding – it's French for riding hat! Other useful French words are *l'équitation*, meaning horse-riding lessons and *selle*, meaning saddle.



“We want to give our customers the chance to see different authentic rodeo riders and offer a wide range of experiences”




GETTING QUALIFIED

BPJEPS is a qualification which entitles the holder to teach or supervise group sporting activities, such as horse riding, aerobics or gymnastics in France.

To enrol on a BPJEPS course, you will need a French *brevet*, or suitable qualifications of the same level (GCSE level in UK). Qualifications from the UK will have to be verified as being appropriate. Alternatively, if you have suitable experience in the required field, it may be possible to have this taken into account. Again, you will need to check specific requirements with the institution at which you wish to study.

The BPJEPS takes two years to complete, but can be done more quickly if you have previous experience in the relevant field. It is possible to provide proof that you have fulfilled the requirements of different components and receive a credit; exact requirements will vary.

There are various colleges offering BPJEPS in different disciplines and subjects across France. 

Equestrian *properties*

If, like Carlos and Rachel, you have a passion for horses, take a look at these four properties for sale which either have stables or paddocks already, or the option to introduce them



€299,500

Charente, Poitou-Charentes

1 If you're craving a slice of country life, this restored three-bedroom farmhouse, complete with its own vegetable plot, duck pond and 10 acres of grazing land is the perfect place for you to get back to nature. Its farmhouse title continues to live up to its name with two barns and four stables, sporting fire engine-red doors that finish the farmyard look with a picturesque charm. Inside, high ceilings give the living room a light, airy feel with windows offering panoramic views.

tourdeclefs.fr



€149,000

Orne, Normandy

2 Situated only five minutes from the lively market town of Vimoutiers, less than an hour from the coast and two hours from Paris, this four-bedroom property occupies an idyllic spot. Sitting on the edge of a forest and surrounded by a beautiful green park, the property is a naturally pretty setting for horses, with a large paddock providing ample animal shelter. The property's open-plan interior lends a modern feel with the fully equipped kitchen opening up to a spacious living room complete with a fireplace and wood burner.

sextantproperties.com



€192,000

Finistère, Brittany

3 If you're set on having stacks of space, then this four-bedroom property in the Breton countryside could be for you. Located at the end of a pretty hamlet between two villages, the property comes with 6.25 acres of land that includes a vegetable patch and fields complete with a hangar that's ideal for keeping horses. A charming garden encircles the house, with a pretty array of flower trees and wild bushes. The interior is traditionally decorated with fitted wood furnishings giving a homely feel. French windows open up to a large conservatory that leads onto a spacious living area, a fitting venue for entertaining guests.

mayer-immobilier.com



€360,500

Sarthe, Pays de la Loire

4 This extensive equestrian property is a front runner for anyone looking for a horse-friendly home. Situated in an area abundant with horse-riding centres and competitions, the 10-bedroom property, which sits on 6.5 acres, includes four stables, a large barn and a workshop area. Spread out over three separate houses, the property is perfect for hosting large parties or renting out to other guests. The nearby Petite Charnie forest is the perfect place to go riding and explore the beautiful tracks.

guysherratt.co.uk

LF



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F831

Brittany, Nr Callac

Set in 6 acres of land with gently sloping grazing, stabling for 3 horses, outbuildings, a 2 bedroom house with attached 1 bedroom cottage, kitchen garden all down a private drive.

€229,500 including agency fees



F730

Haute Garonne, Nr Alan

Set in 30 acres, this stunning domaine includes a beautifully renovated farmhouse and cottage, stabling, tennis court and pool, triple carport with woodland and grazing and amazing views.

€832,000 including agency fees

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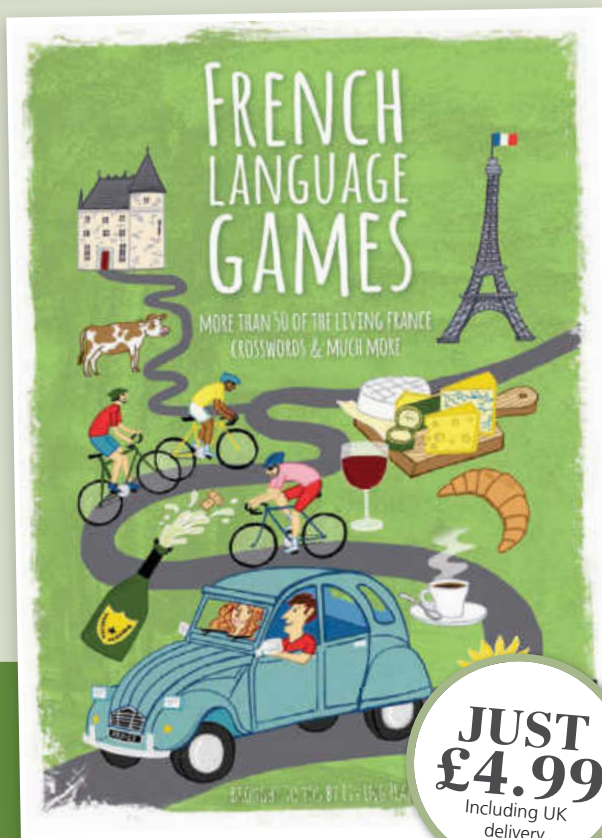
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Warmest welcome

With more than 20 years living and working in Amsterdam under their belts, one Dutch couple decided it was time for a change. **Deborah Curtis** finds out how they swapped a busy life in the city for two homely gîtes in rural Tarn



This page: Maison
Puech Malou in Tarn

Before Monique Moors had even laid eyes on the picturesque farmhouse in Tarn in south-west France, which she and husband, Harry, have called home for more than a decade, she knew their search was over.

"We hadn't even seen the building, but as soon as we turned off the lane into the drive, I had such a strong feeling," she remembers. "I said to Harry: 'This is the place.' He thought I'd gone mad, but I just knew. I'm from the country, and I always wanted to return to the country. As soon as we arrived, I knew it was going to be here."

The property, called Maison Puech Malou, stands on a sunny hilltop near the village of Teillet, hundreds of miles from Monique and Harry's native Holland, and although they knew and loved the area, it was complete chance that led them to the right house at the right time.

"In the summer of 2002, we were staying in the Languedoc area on holiday," says Monique. "Harry had his own consultancy business, and I had a great job as a facilities manager for a big computer company in Amsterdam. I was 41 then and I knew that if I didn't make a move, I would be there until my 60s. I started asking myself: 'What am I doing? What do I want next in my life?'"

PEOPLE PERSON

Her thoughts took her back to her childhood, to her parents' farm in southern Holland where the door was always open and everyone was always welcome.

"There were always people chatting round the kitchen table and there was always a meal for everybody. It was a home away from home for everyone," she remembers.

Through her work organising events for colleagues and clients, Monique had discovered that she, too, had a talent for bringing people together and putting them at ease, and that she had an eye for detail and high standards. Initially her plan was to continue her career on a consultancy basis, and buy a holiday home in France. 🐾



© MONIQUE MOORS



They decided to rent out the farmhouse and cottage and live in one of the barns, which would be their home

“We liked the region very much and at first we said it would be nice to have a small holiday cottage here as a retreat,” says Monique. “We went to see an estate agent in Albi and she took us to look at quite a few places. There were several things from ruins to village houses, and then she brought us here.”

Once she and Harry had explored Maison Puech Malou, a more life-changing plan started to crystallise. Their tentative plans of each running their own business and buying a holiday home immediately fell by the wayside once the sheer size and scale of the place became apparent.

“We are on a hilltop and the farmhouse, cottage and barn are in a circle around a courtyard, which is the central point,” says Monique. “All the buildings are separate from each other with their own private gardens and terraces, so they are all very private.”

“It is a very old building, dating back to 1800, and it was too big for a holiday cottage. This helped everything fall into place quite suddenly. I said: ‘I don’t have to go back to Holland to run my business. We have to stay in France and I’ll start my business here.’ And so that’s what we did.”

They decided to expand and improve on the gîte business that had already been established by the previous owners, renting out the farmhouse and cottage while living in one of the barns they converted into a home for the two of them. There was little structural work to be done, so Monique could hit the ground running by designing the

website and producing a brochure for potential guests.

Fortunately, she liked much of the décor and after painting and refreshing the colour schemes in the farmhouse and cottage, she set about finding furniture.

“We found some of the furniture in antique shops, and at *brocantes*,” says Monique. “I bought a lot in Holland and I went to Toulouse and Albi for the curtains and the fabrics. Everything finds a place here because it’s so big. A lot of furniture and antiques came from the family. They weren’t living on a big farm anymore, so all the antiques from the old farm came to France.”

FAMILY TREASURES

“It’s one big museum here,” laughs Monique. “It was the same with Harry’s family. Everybody was starting to downsize so they brought all their leftover furniture to France, and it was easy for us to find a nice corner for everything.” Her approach to design is an organic one, blending much-loved pieces with colours and fabrics as she goes along, keeping respect for the history and heritage of the building. “I decided on a colour scheme for each room, and then I decided what furniture to bring in, either to brighten up the space a little more, or to bring in some warm, darker colours depending on the whole atmosphere of the room. I didn’t want any space to be either too dark or too bright, and I wanted to keep the feel and the atmosphere of the building.”

These pages: The holiday gîtes have a warm, cosy feel

STANDING OUT FROM THE CROWD

In France, gîte owners can have their property classified by the Comité Départemental du Tourisme for the department in which they live. A team of inspectors will assess the accommodation against a checklist with 130-140 items.

Monique and Harry decided to go through this process with the Comité Départemental du Tourisme du Tarn to give their guests confidence and peace of mind. They have a four-star rating for the farmhouse and a three-star rating for the cottage. Monique would advise anyone booking a gîte holiday in France for the first time to ask for this certification. "There are a lot of organisations that do rankings, but this is official, and if people have doubts about a property they should ask for this certificate," she says.

Many gîte owners say they spend as much on off-season marketing for their properties as they do on maintenance and improvements. This includes contacting previous customers, updating their website, forging good links with their local tourist office and making decisions on the best ways to advertise their business. Acquiring a high Gîtes de France rating (en.gites-de-france.com) or a Logis d'Exception label (logishotels.com) are useful marketing tools, as is a listing from an independent property reviewer, such as Sawday's Special Places to Stay (sawdays.co.uk).

Remember that it's important to make sure that everything is consistently perfect for your guests. A stream of happy customers posting delighted reviews will do more to boost bookings than almost anything else. Happy customers are likely to return year after year, giving you a head start and more time to devote to off-season marketing.



Her approach to shopping is equally spontaneous, letting pure intuition guide her buying sprees. "It's the feeling I have when I go into a shop," she says. "Suddenly my eye is drawn to one of the fabrics and I know that it's going to fit perfectly. It could be a nice shop in Albi or in Toulouse, but it could also be Ikea!"

The result in both the farmhouse and the cottage is rustic, charming and colourful; a home-from-home feel with Cath Kidston-esque patterns sitting prettily against the light wooden furniture, and comfy sofas and soft furnishings toning perfectly with the 200-year-old property's original features. The walls are exposed stone or white, the floors are terracotta and many ceilings still have the heavy old oak beams. There are two huge open fireplaces in the farmhouse sitting room and a large, cheerful, welcoming kitchen.

Monique and Harry have also done a lot of work outside; creating private gardens and terraces for both gîtes, as well as landscaping and softening the area around the 11m by 5m swimming pool. "We did a lot of work in the garden," says Monique. "It was very enclosed so we did a lot of cutting back to open it up. We did it year by year and bit by bit because it is important to see what happens and you have to see what works for all seasons.

"We took away all the old conifers and planted a lot of new plants. We have about 50-60 hydrangeas now, and we also planted rhododendrons, lilacs, lavender, and roses. You have to see what works in this soil. We are always





“It’s unspoilt here, and our guests love the variety of the landscape”

busy in the garden moving things around to see how it’s all developing. We have a vegetable garden and an orchard, and we keep chickens in the ‘chicken villa’ as we call it!”

Monique and Harry have created a tranquil haven, which is a home from home for their guests, who return year after year from all over the world to enjoy their convivial hospitality and all that the area has to offer.

“It’s unspoilt here, far away from all the hustle and bustle, and our guests love the variety of the landscape,” says Monique. “We are two hours from the Mediterranean, two hours from the Atlantic and two hours from the Pyrénées and on a clear day you can see the mountains from the garden and our kitchen window. We have the medieval villages, the vineyards on the other side of the River Tarn, and on this side of Albi there are more hills and more farmland. All through the year, the land is always changing; the farmers are ploughing and harvesting. We have sunflowers and corn and grassland for the cows. It’s surprising, and that’s what we hear from people visiting the area for the first time; they are often surprised at how beautiful it is.

“We love it here, but most of all, we like to share this place with families who are looking for quality time together: grandparents teaching their grandchildren to play chess, or painting and drawing; relaxing and reading books and enjoying the lovely weather and time together.”

It is very much a home from home, and Monique and Harry are looking forward to welcoming guests, old and new, to Maison Puech Malou for many years to come. **LF**

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March 2016 Living France 49

Best buys

If a new life in France feels out of your reach, just take a look at these beautiful parts of the country where property can be snapped up for €100,000 or less

If you're someone who quietly cherishes a dream of moving to France but thinks you'll never be able to afford the move, you may be surprised at some of the bargains on offer. As long as you avoid pricier tourist hotspots like the Riviera, where you'll need an average €430,000 to secure your dream home, or the Alps, where a property in Haute-Savoie will set you back an average €340,000, you'll find there are plenty of places in France where prices will make you smile, offering homes that are both stunning and affordable. Here we take a look at three lovely areas where the price tag is an average €100,000 or even less.

CREUSE

Right in the heart of France, Creuse is the perfect spot for those seeking a tranquil sanctuary with miles of rolling countryside as far as the eye can see, and hardly any neighbours; in fact, cows far outnumber people here. This rural isolation is reflected in the price of property. Creuse, which covers 5,565km, holds the title of being the cheapest department in France, with property prices averaging out at an attractive €63,300. The largest towns include the capital Guéret, Aubusson, and La Souterraine. These are the most populated areas, and are also the centre of the department's handicraft industry which, along with agriculture and tourism, is the main trade.

In Creuse, the local grey, pink or ochre granite is the material primarily used to build traditional houses. Roofs are made of schist *lauze* or slates. There are many farmhouses of a particular architectural style in Pays de Thaurion in the middle of the department. These dwellings traditionally comprise an upstairs living space with a barn and stable downstairs. In the area around La Courtine, in the Parc Naturel Régional de Millevaches en Limousin, there are numerous thatched houses. Their walls are made of stone and windows are typically small.

Aubusson, Creuse





WHAT'S THE WEATHER LIKE?

Creuse generally experiences warm and sunny summers, and cold but pleasant winters. Rainfall is generous and necessary to keep the grass growing in the pastures and to provide fodder for winter keep.

ACCESS

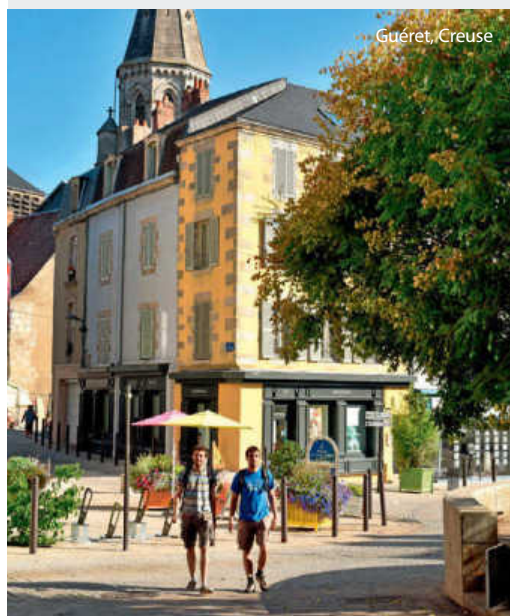
By air: There are no airports in Creuse. However, there are seasonal flights to Brive Vallée de la Dordogne airport and year-round flights to nearby Limoges.

By train: Eurostar to Paris and then TGV to La Souterraine. See raileurope.com

By road: Guéret is 672km from Calais. See viamichelin.com

LOCAL SPECIALITIES

Beef from the Limousin cattle, and cherry clafoutis are regulars on menus in Creuse. The popular baked dessert is made with batter and cherries, although, as the locals will tell you, when other fruit is used, the dish becomes a *flaugnarde*.



Guéret, Creuse

NIÈVRE

Scattered with small villages and vineyards, Nièvre is a very rural department with only three towns of more than 100,000 inhabitants. Property prices here average out at €70,000. The capital, Nevers, can trace its history back to Roman times and stands on the River Loire. Nièvre is well known for its AOC white wine Pouilly-Fumé, which is made from Sauvignon Blanc grapes.



Château-Chinon

HAUTE-MARNE

With some 1,800km of waterways, thick forests and rolling farmland, the rural department of Haute-Marne is a haven for nature lovers. Property prices here come in at €82,500 on average. The capital, Chaumont, was prominent in the world of glove-making in the 19th century. Local specialities include the orange-coloured cheese from Langres, which is matured in champagne for a distinctive flavour.



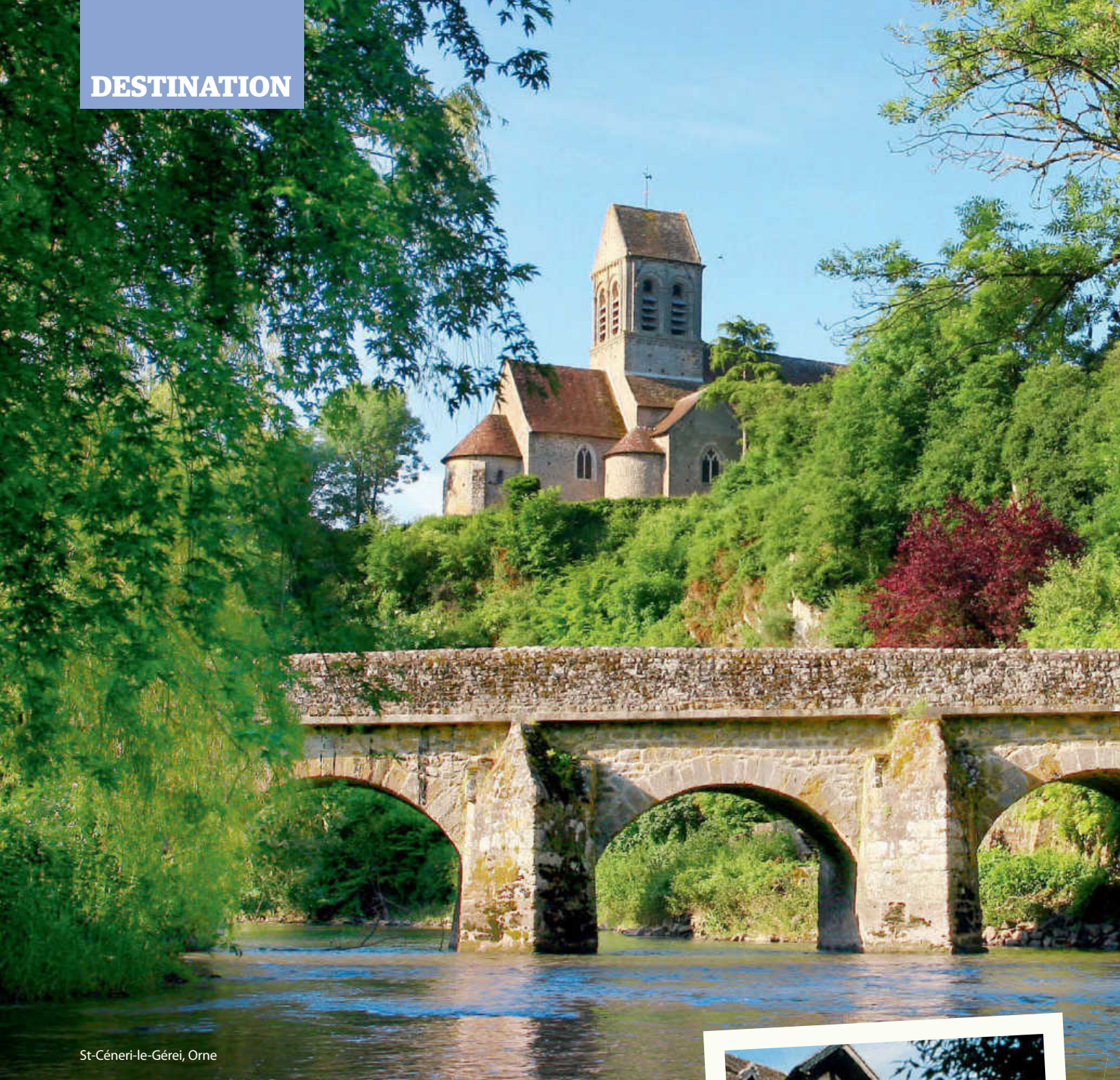
Langres

INDRE

There is an interesting mix of *plus beaux villages*, châteaux and natural beauty in Indre, which makes it a land full of surprises. It is home to the Parc Naturel Régional de la Brenne, and not far away are the picturesque villages of Argenton-sur-Creuse and La Châtre. Capital Châteauroux has a charming old centre, and property prices here average €90,000. The area is famous for delicious foods including *truffiat*, a puff pastry containing potatoes and cottage cheese. 



Argenton-sur-Creuse



St-Céneri-le-Gérei, Orne

ORNE

An unspoilt, rural department of lush, green countryside, 4,000km of rivers, and the forests and rolling hills of the Suisse Normande, Orne covers 6,103km and property here averages out at €100,000. There are no major cities in the department. The Capital, Alençon (*pictured right*), is a quaint town, home to the world-renowned lace, Point d'Alençon, which is celebrated in the town's Musée des Beaux-Arts et de la Dentelle.

Nature lovers are well catered for here, with the Parc Naturel Régional Normandie-Maine providing plenty of opportunities for a day of walking, fishing or cycling. The area is also a centre of equestrian excellence and boasts numerous racecourses and studs. The many bridleways are the perfect way to explore, and pony trekking and walking with donkeys are popular ways to discover the area's natural beauty.

Stone is a traditional building material in Orne, which has been used to construct numerous farmhouses, town houses, manor houses and châteaux. Half-timbered houses are also very typical. Usually the walls of these buildings are made of cob and stone and some of the houses have corbels, which support the upper floors and enable them to cover a larger surface area than the floors below. Taxes used to be levied according to the ground floor area, and as a result, the first floor was usually bigger than the lower floor, so the tax would be less.





WHAT'S THE WEATHER LIKE?

Orne has a mild, warm temperate climate similar to the south of England and the winters are generally rainier than the summers.

ACCESS

By air: There are seasonal flights to Caen airport in neighbouring Calvados.

By train: Eurostar to Paris; TGV to Le Mans and then regional services to Alençon. See raileurope.com

By road: There are ferry ports in Caen, Cherbourg, Dieppe and Le Havre. For detailed route information see viamichelin.com

LOCAL SPECIALITIES

Apples feature heavily in the food and drink of Orne with apple tart, *cidre* and *pommeau* to be found on many menus. The soft, creamy cheese, Camembert, is made in the village of the same name and is still a firm French cheeseboard favourite. **LF**

FIND A BARGAIN

There are plenty of places in France where you'll find properties for sale for less than €100,000 – here are just four examples



CÔTES-D'ARMOR

Located in Maël-Carhaix in Brittany, this charming two-bedroom cottage is on the market for just €47,500. The house also comes with a small garden and a car parking space. properties-brittany.com

CHARENTE

On the market for €99,000, this five-bedroom house in a picturesque village is arranged over three floors. The garden is mainly laid to lawn and offers lovely views across the village to the church. charente-immobilier.com



ORNE

Just an hour from Caen, this pretty little cottage in Normandy is for sale for €77,000 and has already been renovated. There is a patio area and a separate vegetable garden 20m from the house. leggettfrance.com

SARTHE

Priced at just €25,000, this farmhouse in Pays de la Loire could be the perfect project for someone keen to take on a renovation. Close to a market town with good amenities, it is also just 25 minutes from Le Mans. frenchcv.eu



The Living France GUIDE TO...

FAMILY LIFE IN FRANCE

French culture has strong roots in a rich family tradition. **Kate McNally** shines the spotlight on the bonds which keep the generations together in France

If France has one of the highest birth rates in Europe, it is certainly no coincidence. The country has favourable maternity rights, an affordable, well-organised childcare network, and a strong tradition of family life. As in most countries, there has been a shift in the family paradigm over the past 50 years, with larger numbers of working mothers and a greater tendency among younger generations to move away for work. That said, family ties and values remain an important part of French society.

STRUCTURE

Perhaps it is the size of rural France that explains how and why the country has long held onto its sense of family tradition. Certainly in rural areas, grandparents and even

great-grandparents remain an integral part of family life, often regaled and respected for their status at the top of the hierarchy. Their values are thus passed down the generations so that even if younger family members live in a very different world today – often an always-on, always-connected world – they accept that they are expected to unplug and participate when in a wider family circle.

As in the UK and elsewhere, grandparents have also taken on a more active role in terms of looking after their grandchildren. However in France, they generally help out once the child is slightly older, due to flexible maternity rights (mothers can take maternity leave for up to three years if they wish) and highly subsidised childcare.

It is particularly notable that grandparents step into the breach during school holidays,

helping out working parents but also continuing what has become a French family tradition. Many parents have fond memories of their own childhood holidays with grandparents, frequently in a long-ago inherited holiday house open to the extended family, and they are keen for their children to inherit the same bank of memories of a special time and place.

WORKING MUMS

Although working conditions in France are favourable for employees in terms of job protection and rights, and women are given equal status in the workplace, there are relatively few mothers in full-time employment. Various factors, both negative and positive, could account for this: no school on Wednesday afternoons, the implications of a combined household income tax, a wide availability of part-time work and a desire to put children's needs first, to name a few.

So while a high percentage of French mothers work, the number with full-time jobs is surprisingly low, which in turn has an impact on the influence of women in the workplace as not many occupy key positions within companies. It is also argued in some quarters that the beneficial maternity rights could prove a disadvantage to women workers in France, with bosses reluctant to promote someone to a higher level who could potentially be absent for long periods of time in the future.

SOCIAL LIFE

The social fabric of France revolves very much around the family in everyday life, with weekend invitations to dine together with siblings or parents and festive occasions such as birthdays, Christmas and New Year celebrated *en famille*. This is especially notable in rural areas where younger generations are





still able to find work, as the vertical and horizontal branches of the family tree can be deep and wide. In some villages, it is not uncommon for a family celebration to include half the inhabitants. For those coming in new to settle in rural parts, this can initially make it harder to forge new friendships; not necessarily for a lack of interest, but for a lack of free non-family-orientated time.

In more urban areas, the family network is inevitably more distant, but even then a weekly call to loved ones is common. It is generally expected that it is the younger generation who should contact the older ones, although this is changing with baby-boomer parents more ready to take the initiative to check in with their children.

With less family on the doorstep, French socialising habits become more recognisable with us Brits in that friends move higher up the pecking order. That said, couples and families tend to spend time with friends as a unit. It is much less common in France, for example, for a married person to spend regular evenings or to go away for a weekend with a group of friends on their own.


Perhaps it is the size of rural France that explains why the country has long held onto its sense of family tradition

THE MODERN FRENCH FAMILY

The family set-up in France has changed radically in recent years, as it has in many other parts of the western world. Divorced parents, single-sex parents, single parents, unmarried parents, reconstituted families, and step-siblings are all now an integral part of what constitutes a 'family'.

The French in particular were quick to take advantage of civil partnership status when it was introduced in 1999. Although originally designed to provide a level of formality and protection for same-sex couples in France, the *pacte civil de solidarité*, or PACS as the French say, has been primarily adopted by heterosexual couples seeking to benefit in particular from the tax breaks afforded. Today, of course, homosexual couples in France have the right to marry and either have or adopt children.

Interestingly, there are large numbers of heterosexual couples in long-term relationships with children who choose not to get married. This may be because the PACS offers similar benefits in legal terms to marriage, or it may be a sign of the fading significance of religion and religious ceremony in secular France, or perhaps the *liberté* ideal is so much an integral part of the French psyche that there is an inner resistance to tying the knot. Whatever the reason, living and raising children together without getting married is a common choice, readily accepted in all parts of French society.

Meanwhile, with increased numbers of parents separating or divorcing, several children find their family time literally split in two. It is common practice in France, where geographically possible, for separated parents to share the care of their children equally, 



The evening meal plays a key role in reuniting the family on a daily basis, providing a regular forum for conversation

most often on an alternating weekly basis. Handled well, this approach has advantages for all concerned, in terms of maintaining a close bond with both parents, an even gender influence, and increasing the likelihood of amicable relations going forward.

The other result of higher separation figures is the growing phenomenon of the stepfamily, or as the French say *la famille recomposée*. Recent figures indicate that one in 10 French children live in a *famille recomposée*, with a mix of full, half and stepbrothers and sisters as part of their nucleus family.

Not surprisingly, single-parent families (*familles monoparentales*) are also growing, accounting for 1.5 million French households in 2014, representing 22% of households with children. The majority (85%) of single parents in France are women, and the average length of time they have brought up their children alone is 5.6 years, although this includes

several mothers for whom it represents more than a total of 10 years.

FAMILY VALUES

The French are very family-orientated in terms of the wider family, but generally members of the nucleus family are close, too. Parents typically devote the majority of their spare time to their children, with fathers notably happy to get involved with homework, the school run and ferrying their children to activities when their work schedule allows. Men in France remain the principal family breadwinner for the most part, with many mothers working part-time.

Most families will sit down together for the evening meal, although this is not quite the communal moment it used to be, as often the television will be on at the same time. This custom no doubt endures thanks to the French attitude to food in that it always merits a certain amount of reverence. However, it

plays a key role in reuniting the family on a daily basis, providing a regular forum for conversation and sharing experiences.

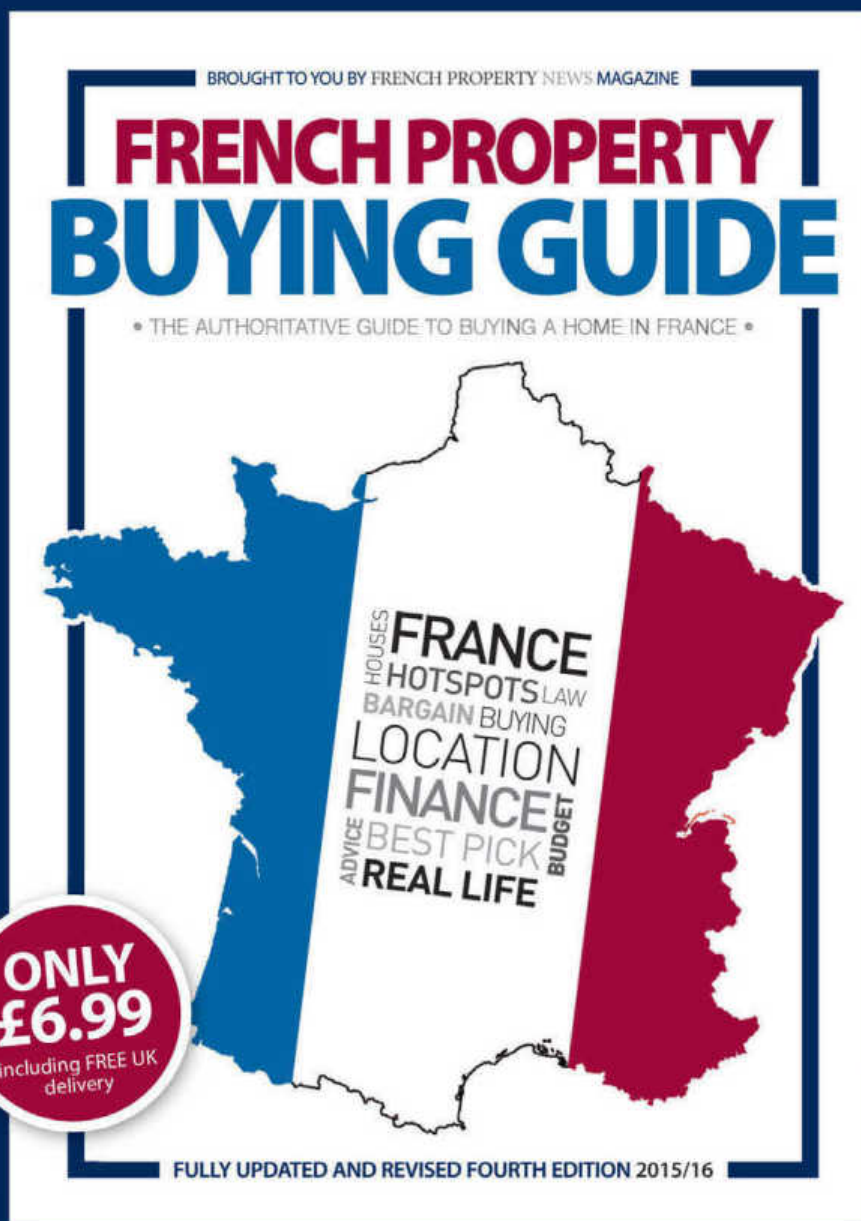
French parents are quite strict in following a regular routine for their children, with set times for meals and bedtime. As the latter is generally later in France to accommodate a later suppertime, younger children (under six) will have a daily siesta, normally early in the afternoon; a routine that is also put in place in French *maternelle* schools. In other ways, French parents can seem less strict, arguably giving their children, young and older, more freedom before reining them in. That said, seriously bad behaviour is not tolerated and a child will be rapidly brought back into line, either by parents or other family members. **LF**

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Family time

Family life is imperative for the French, so the key phrases are important to know when you're in France. **Alice Phillpott** shares the essential vocab

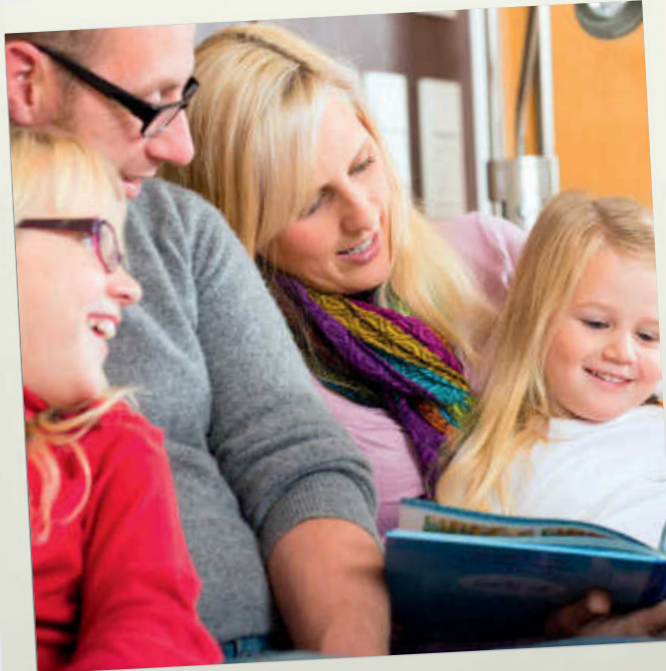
Un séjour chez les grands-parents

C'est les **grandes vacances** et Isabelle, huit ans, et son petit frère Hugo, cinq ans, viennent d'arriver chez leurs grands-parents en Bretagne. Ici, ils passeront trois semaines merveilleuses au bord de la mer. Chaque été, les parents de leur mère les accueillent et **attendent avec impatience** leur visite.

Après un long trajet en train, les enfants ont très faim. Heureusement, **papy** a préparé un bon déjeuner et ils mangeront tous les quatre ensemble à table. Hugo **a envie de** sortir dès que possible car il veut jouer sur la plage mais **mamie** lui demande d'attendre tout le monde.

Après avoir mangé, Isabelle aide ses grands-parents à **débarrasser** la table pendant que Hugo met ses **méduses**. Il fait beau dehors mais il y a un peu de vent donc papy prend deux vestes pour les enfants et il les met dans le **sac à dos**.

La petite famille **se met en route** pour le front de mer où ils



passeront quelques heures à se balader et à jouer sur les **galets**. Les grands-parents savent bien que leurs **petits-enfants** vont profiter d'être dans la nature pendant ces vacances et surtout de respirer **l'air marin**.

Isabelle et Hugo apprécient beaucoup ces moments passés chez papy et mamie et **gardent** toujours de très beaux souvenirs. Certes, à la fin de leur séjour, ils rentreront avec beaucoup d'histoires à raconter aux parents!

Un anniversaire en famille

Hortense, 20 ans, est étudiante en droit à l'Université de Rennes. Elle fait partie d'une grande **famille recomposée** dont elle est **l'ainée**. Ce week-end c'est l'anniversaire de son père et elle compte rentrer à la maison pour le fêter en famille. Ce soir elle reçoit un appel de sa **belle-mère**, Julie, afin d'en discuter.

Hortense: Allô!

Julie: Oui, coucou Hortense,

c'est Julie.

H: Salut!

J: Ça va chérie?

H: Oui très bien...

J: Écoute, je t'appelle pour savoir à quelle heure tu penses arriver samedi?

H: Alors, je crois que mon train arrivera vers onze heures du matin.

J: Le problème c'est que je dois aller récupérer les **jumeaux** de leur leçon de foot et donc je ne pourrai être à la gare que pour onze heures et quart je pense... Ça t'**ennuie** pas trop?

H: Mais non, c'est pas grave, je t'attendrai devant la gare **comme prévu**. Ne t'inquiètes pas.

J: D'accord, parfait. Et ta soeur a fait un bon gâteau pour ton papa.

H: Ah oui, c'est quel

gâteau?

J: C'est un moelleux au chocolat, ton préféré.

H: C'est génial. Bon, je te laisse car j'ai un peu de lecture à faire avant de me coucher.

J: OK, **ça marche**. À samedi alors. Passe une bonne nuit!

H: À toi aussi Julie. Ciao!

Une petite fête entre cousins

C'est un dimanche après-midi typique chez la famille Laurent. Après un grand repas ensemble à

Vocabulaire

- **Les grandes vacances (npl)**
Summer holidays
- **Attendre avec impatience**
To look forward to

- **Papy**
Grandpa (colloquial)
- **Avoir envie de**
To want/desire
- **Mamie**
Grandma (colloquial)
- **Débarrasser**
To clear

- **Les méduses**
Jelly shoes
- **Un sac à dos**
A rucksack
- **Se mettre en route**
To set off
- **Les galets**
Pebbles/rocks

- **Les petits-enfants (m. pl)**
Grandchildren
- **L'air marin**
Sea air
- **Garder**
To keep
- **Une famille recomposée**
A stepfamily/blended family



table, les jeunes se rassemblent au salon pour jouer et **bavarder**. Le groupe est composé de quatre cousins d'âge similaire, y compris trois garçons et une fille.

Thomas: Vas-y Anaïs, allume ton iPad et on regardera des **clips** sur YouTube.

Anaïs: Attend, il est en train de charger dans ma chambre - je vais le **débrancher** et j'arrive.

Cédric: Allez, fais vite Anaïs!

Tonton Michel veut sortir avec tout le monde pour se balader bientôt.

Mathieu: Tiens, Thomas t'as-vu le dernier jeu pour PlayStation 4? Celui qui vient de sortir à la FNAC.

T: Ah oui, je sais, celui qui coûte super cher quoi!

C: Mais non, y a des **promos** si tu l'achètes en ligne je crois. (Anaïs revient avec l'iPad dans la main)

A: Mince, ma petite soeur a dû

faire quelque chose - je ne retrouve plus mes applis!

T: Ah bravo!

A: Ouais, je le lui ai prêté hier pour qu'elle regarde des dessins-animés.

C: Bon, je n'ai pas du tout envie de sortir là. Il fait **moche** en plus!

M: C'est clair!

(Michel crie depuis la cuisine)

Michel: Allez les enfants, vous êtes prêts? On sort dans cinq minutes... Prenez vos vestes! Allez, on y va!

Test your French

Reliez ces membres de la famille à leurs noms familiers.

Match these words for family members with the equivalent informal versions.

Grand-mère	Tonton
Grand-père	Papa
Tante	Mamie
Oncle	Maman
Mère	Papy
Père	Tata

• **L'ainé(e)**
The eldest child

• **La belle-mère**
Stepmother

• **Les jumeaux (m. pl)**
Twins (male)

• **Ennuyer**
To annoy/bother

• **Comme prévu**
As planned

• **Ça marche**
That works (colloquial)

• **Bavarder**
To chat

• **Les clips**
Music videos

• **Débrancher**
To unplug

• **Tonton**
Uncle (colloquial)

• **Les promos**
Offers (colloquial)

• **Moche**
Awful/ugly (colloquial)

Check your answers on page 89

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LANGUAGE

Expand your vocabulary, discover the latest language-learning aids and have fun with our favourite puzzles



Get the vocab: *frapper*

Frapper means 'to hit or strike', but can also mean 'to chill', as in *le vin blanc frappé* (chilled white wine). *Frapper à la porte* means 'to knock on the door'. In the figurative sense, *frapper fort* means 'to make a strong impact/hit hard'.

HORSES FOR COURSES

Language company, Conversation Piece, allows experienced language teachers to deliver tailor-made courses to learners of all levels of French. Courses can be taken at one of the company's centres, which are located across the UK, or private tuition can be arranged in your own home. Emphasis is placed on conversation practice so that students feel confident talking to native French speakers, and courses can be put together to meet people's individual needs and goals. If you are unable to meet with tutors in person, classes via Skype are also an option.

conversation-piece.co.uk



Film fans

Watching French-language films is an enjoyable way of improving your listening skills, with or without the subtitles. *La Famille Bélier* is a new release which is both funny and thought-provoking. Set in Lassay-les-Châteaux, Mayenne, Rodolphe and Gigi are deaf French farmers who have a deaf son. Their hearing daughter, Paula, is the lifeline for the family: answering the phone, translating at the GP, dealing with the bank, etc, until one day she discovers she has a beautiful singing voice and is encouraged to audition for the *Maîtrise de Radio France* music college in Paris. This leaves her with a dilemma: should she pursue her dreams or stay and look after her family?

La Famille Bélier, DVD, £12.99
entertainmentone.com



My favourite French word

What is your favourite French word/phrase; perhaps something that has struck a chord or stayed in your memory?

Bourratif

Paul Lamarra via Facebook

This is a familiar word for 'filling' and is often used in a more negative way. E.g. *Ce gâteau est bourratif* (this cake is filling).

If you have a handy tip for learning French, please let us know by emailing editorial@livingfrance.com or contact us on:



twitter.com/LivingFrance



facebook.com/livingfrancemagazine

Five-minute *French*

Test your language skills and improve your vocabulary with these fun French games

LES MOTS CACHÉS

If the clue is in French, find the English equivalent and vice versa. Theme: families

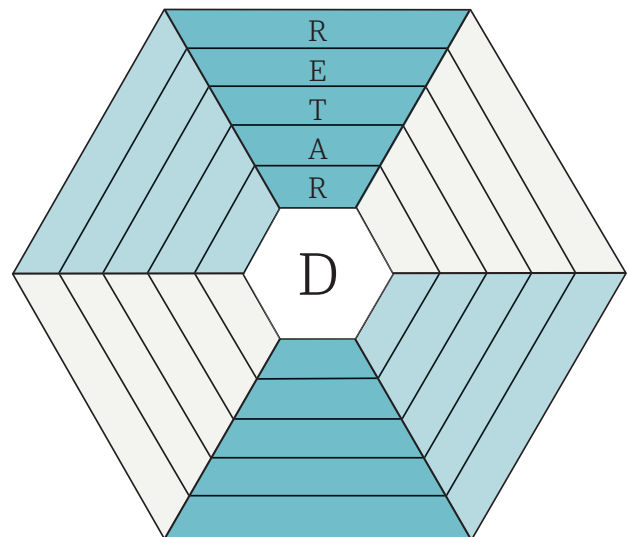
H L G M G S N S E C W V O G
B R O T H E R I N L A W E Q
K A D R B M V S R U K F S D
F U M E G S J T D R P T L A
I Q O I J Z N E A D N H Z U
L X T B Y Q Y R C N A F T G
S C H R P I K P K O T X W H
A D E M I S O E U R M E I T
L F R Y L W I G C T A D J E
Q I M B O R B Y N U O T W R
R M S J E N E P H E W O P H
A W X E T A S N T G V D H K
V P E T I T S E N F A N T S
T F P U Z F U C D X O I L E

soeur
son
beau-frère

aunt
marraine
stepsister

filles
grandchildren
neveu

L'Hexagone



Use the clues in English below to work out the 6 six-letter French words that all end in the letter 'd'. The first one has been done for you to show you how it's done.

delay (~~retard~~)

duck

cockroach

fertile

chance/luck

agreement



The perfect match

Match the picture to the correct word

un cercueil
un nouveau-né
une église

WHERE AM I?

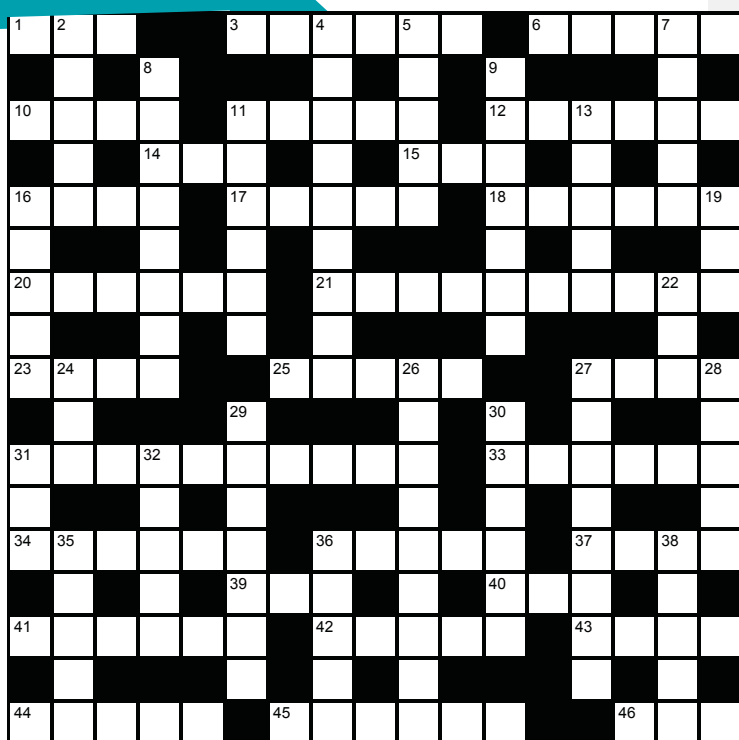
Je suis... une ville très chic dans le sud de la France, on me connaît pour mon quartier historique et surtout pour le Festival du Cinéma. 9

Je suis... un département dans la région de la Picardie. Mon nom provient du fleuve qui me traverse et je suis connu pour une bataille cruciale de la première guerre mondiale. 9

Unscramble the letters to find four French verbs

- 1 remasrie
- 2 nretai
- 3 ormuri
- 4 miare

Crossword



Tongue twisters (les virelangues)



Une bien grosse grasse mère avec de biens beaux
gros gras bras blancs.

Across

- 1 iron (the chemical element) (3)
3 proof (6)
6 novel (as in a book) (5)
10 worse (4)
11 rest (relaxation) (5)
12 to offer (6)
14 worn out, exhausted (3)
15 water (3)
16 slow (4)
17 to swim (5)
18 'we will laugh' - 'nous ...' (6)
20 to taste (6)
21 computer (10)
23 wrinkled (face) (4)
25 meal (5)
27 with (4)
31 bookshops (10)
33 actor, or player, stakeholder (6)
34 to smell (6)

Down

- 36 stunned, stupefied (5)
37 pink (4)
39 'tidal wave' - '... de marée' (3)
40 'as we go along' / gradually - 'au ... et à mesure' (3)
41 meat (6)
42 'radio waves' - '... radio' (5)
43 'you will go' - 'vous ...' (4)
44 brake (5)
45 butter (6)
46 meadow, field (3)
2 avoided (5)
4 Spanish (f.) (9)
5 to aim, to sight, to target (5)
7 plane, aeroplane (5)
8 maybe (4-4)
9 'up to date' - 'au ...' (7)

- 11 fox (6)
13 forest (5)
16 light (not heavy) (5)
19 certain/definite or safe/secure (3)
22 one (f.) (3)
24 here (3)
26 to deafen, to muffle (sound) (9)
27 to land (e.g. a plane) (8)
28 squared (e.g. mathematical) (5)
29 rocks (7)
30 penknives (6)
31 the (pl.) (3)
32 young rat, baby rat (5)
35 to observe, to spy on (5)
36 nitrogen (5)
38 sister (5)

WIN!

a 12-month subscription to *Living France*

Put your French to the test and complete this month's crossword to be in with a chance of winning a 12-month subscription to *Living France*. The closing date for entries is 18 March 2016.



ANSWERS TO THE JANUARY ISSUE:

Across: 8 Vie, 9 Gauche, 10 Ananas, 12 Âre, 13 Quatre, 14 Effet, 15 Ménage, 16 Lendemain, 20 Foudre, 24 Trompé, 26 Navette, 27 Patron, 28 Sever, 29 Négociant, 32 Chimie, 35 Doigt, 37 Lavabo, 38 Rêve, 40 Aumône, 41 Endort, 42 Été.

Down: 1 Siècle, 2 Banque, 3 Achat, 4 Beurre, 5 Lac, 6 Parfum, 7 Sage, 11 Regarder, 17 Dites, 18 Impie, 19 Cuve, 21 Orage, 22 Ennuï, 23 Étui, 25 Ouvrière, 30 Oignon, 31 Nuages, 32 Croire, 33 Invité, 34 Mardi, 36 Oeuf, 39 Bec.

The winner of the December crossword is: Mrs A J Wilson from Nottingham.

To enter our prize crossword competition, complete the grid and fill in your details in the coupon below, then send them by post to: *Living France* Crossword Competition, Cumberland House, Oriol Road, Cheltenham, GL50 1BB quoting ref: CROSLFMAR16

Name
Address
.....
Tel
Email

Terms and conditions: Standard Archant competition rules apply, available on request. One entry per household. The judge's decision is final and binding and no correspondence will be entered into. Neither Archant employees nor their relatives are eligible to enter the competition. The winners will be notified by letter of their prize after the closing date. Depending on the contact details you give us, *Living France* may mail, email or phone you with offers, products and services reflecting your preferences. If you don't want offers from us or third parties, please write 'no offers' in the top left-hand corner of your entry.

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Media ref: LF316

À LA MAISON

This month: Inspirational French style from interiors book *New Vintage French Interiors*, a recipe for *tartiflette*, Sue Bradley's gardening advice and our new blogger column



New Vintage French Interiors by Sébastien Siraudeau, Flammarion, £19.95 flammarion.com

ANTIQUE INTERIORS


Gain inspiration for your home with this extract from *New Vintage French Interiors*, a new book which brings together vintage and modern styles to showcase the diversity of interior design in properties across France

Maison Pelé – a half-timbered hideaway in north-west France

Armchairs, club and cocktail chairs, padded benches, chaises longues, and prie-dieux await Laure Pelé's ministrations in the workshop, solely in need of repair and reupholstering. After training at the École Boulle, she started a new career as an upholsterer working out of her own house. This unexpected development was motivated by a yearning for country living. She wanted a house in the provincial countryside and a garden like the one her grandfather cultivated in Brittany. She also felt a need to live in a healthy atmosphere and offer her children the experience of an alternative way of life. She chose the woods and valleys of the French nature reserve of Vexin, tucked away between Oise and the chalky cliffs lining the Seine. Her house was constructed within the foundations of a 14th-century farmhouse whose walls were pierced to accommodate large French windows. In the elegant armoires, Laure has arranged piles of old linens, lace and teapots and on the walls, she's hung photos of the seaside, and of Paris too – all personal memories that she cherishes privately in her own winter garden.



A chicken-wire bell jar designed by Christelle from Bord de Scène, a display of cement mushrooms found at Le Vide-Grenier d'une Parisienne: whether simple or useless, a purely decorative object or a practical piece of furniture for storing collectibles, all the pieces are discovered, recovered, very occasionally revamped, but more often than not left in their original state, and always contribute to the whole

The bedrooms are on the upper floor, behind the half-timbered house walls. At the moment, Laure's son Joseph is living in a harvest-gold room. 



Château life in Perche, north-west France

Life is a story. Céline and Pierre Génin's can be traced in their journey from the broad avenues of the Parisian suburbs to the rich farming country of the Beauce region and the wooded valleys of Perche, which lie to the capital's north-west. The current tale is set in a small château built in 1804. Passionate about French heritage, Pierre – who recently undertook the revival of Lum'art, an artisanal lighting firm located in this rural area – studied the history of the house, poring over illustrated texts on the region and studying the land registry establishing Napoléon Bonaparte.

Céline and Pierre embarked upon a variety of improvements to the interiors, boldly juxtaposing vivid colours and contemporary elements with traditional ones. The pantry, painted an audacious firecracker red, adjoins a small dining room that has soft pastel blue walls. A century-old Godin range sits imposingly on a floor with chequerboard cement tiles (*pictured right*). All of the furniture in the living and dining rooms has a long family history.

A century-old Godin range sits imposingly on a chequerboard floor



ALL IMAGES © SÉBASTIEN SIRAUDEAU



1



2



3



4



5

GET THE LOOK

Add some vintage charm to your home with these elegant pieces for a classically French style



6



9



7



8

1 Pack up your favourite French food in this pretty wicker basket and enjoy open-air suppers in style, £84, lesjardinsdelacomtesse.com 2 Add a touch of timeless tradition with this shabby chic rocking horse, £295, cuckooland.com 3 Antique Bedside Table, £126, aroundthehousefurniture.co.uk 4 Trewithen Mirror, £245, chandeliersandmirrors.co.uk 5 Monet Digi Cushion, £19.50, marksandspencer.com 6 Treat your guests to fine wine from these vintage-style glasses, £19.95, rigbyandmac.com 7 Birds and Roses Bedspread, £120, amara.com 8 Lounge on a little luxury with this Lille two-seater sofa, £549, swooneditions.com 9 Dine in deluxe style with this 24-piece cutlery set, £180, houseoffraser.com

À LA MAISON

Flavours of France

TARTIFLETTE WITH REBLOCHON

Warm yourself up with this hearty mountain dish

BISTRO CLASSICS

Serves 8

- 500g (1lb 2oz) good-quality smoked streaky bacon, cut into lardons
- 2 tbsp vegetable oil
- 40g (scant 1½ oz) unsalted butter
- 1 onion, finely chopped
- 2 garlic cloves, finely chopped
- 1 bay leaf
- ½ tbsp chopped thyme
- 4 tbsp plain flour
- 120ml (4fl oz) dry white wine
- 600ml (1 pint) double cream
- Grating of nutmeg
- 600g (1lb 5oz) Desiree potatoes
- 200ml (7fl oz) full-fat milk
- 200ml (7fl oz) water
- 1 Reblochon
- Salt and freshly ground black pepper

1 Put enough water to cover the lardons in a large pan over a medium heat. Bring to the boil. Add the lardons and cook for 10 seconds to remove the excess salt. Drain well.

2 Heat the oil in a pan over a medium heat until hot. Add the onion and garlic and cook for 10 minutes until golden, then add the bay leaf and thyme. Cook for another couple of minutes, stirring throughout, then add the drained lardons and the flour. Cook for two minutes more, then add the wine. Cook for

five minutes or until the wine has evaporated, then add the cream.

Reduce the heat and simmer for 5-10 minutes until the sauce starts to thicken. Season to taste with salt, if required, and with pepper and nutmeg. Remove from the heat and discard the bay leaf.

3 Preheat the oven to 190°C (375°F/Gas 5).

4 Peel the potatoes and cut into 5mm (¼ in) slices. Rinse under cold running water, then put in a pan and cover with the milk and water. Add a few pinches of salt and cook over a medium heat for eight minutes until the potatoes are cooked but still slightly firm. Try not to overcook. Drain well.

5 Place the potatoes in overlapping rows in an ovenproof dish and pour the cream and wine sauce on top. Cut the Reblochon in half, widthways, then in half again lengthwise to produce four pieces. Place the pieces on top with the rind face up.

6 Bake in the oven for 10-15 minutes until golden and bubbling.

Recipe taken from *A Year in Cheese* by Alex and Leo Guarneri, recipes by Alessandro Grano. Frances Lincoln, £20 hardback



Regional spotlight: Burgundy

This month, we explore the traditional, nourishing and mouth-watering dishes of Burgundy

Yes, *Bourguignons* love their food, probably as much as they love their wine. Their dishes are hearty and rich in flavour, as locals make the most of the wonderful produce their region offers.

In the north of Burgundy, near Chablis, a meal will start with *gougères*, a cheesy choux pastry ball. They come in individual choux, or in larger, airy buns that are torn apart and shared around the table.

The region is renowned for its snails, and you cannot visit without trying an *escargot* or two. They are prepared with a delicious garlic and parsley butter, which melts into the shells as the snails cook.

People in Burgundy fight off the harsh winters with hot stews and rich soups. *Oeufs en meurette* is a popular starter. Shallots and lardons are added to a red wine and meat stock soup, topped with a poached egg and served with crispy bread.

Boeuf bourguignon is also a major regional speciality. This heart-warming stew is made with beef chunks which are cooked slowly in red wine (yes, more wine), along with carrots, celery, onions, lardons and served with potatoes.

And don't forget the tempting cheese platter. Try, if you dare, the very runny *Époisses* cheese, or a creamy *Soumaintrain*, as well as the often forgotten, but no less delicious, *Pierre qui Vire*.

Desserts in Burgundy are often made with cooked fruit such as pears or peaches which are poached in, you may have guessed, red wine. Some desserts include *cassis* (blackcurrent liqueur) or other red fruit sauces, but if you like a bit of chocolate at the end of your meal, then you must try a chocolate *Escargot de Bourgogne*. Invented by Pierre Lanvin in 1916, they are now made in Burgundy's regional capital, Dijon, and are a favourite among locals.



ON THE MENU NEXT MONTH...
... FRENCH ONION SOUP

We share the recipe for this classic simple soup and discover the food and wines of Pays de la Loire.

The region is renowned for its snails, and you cannot visit without trying an escargot or two



What to drink...

What is it that makes Burgundy's wines so special? **Richard Hemming** finds out

It may look like any other French wine region, with picturesque villages nestling amid undulating hills, but Burgundy boasts the most expensive agricultural land on the entire planet.

Demand for wine from Burgundy has gone stratospheric in recent decades, but its production volume remains small, accounting for only 3% of France's total wine output. As a result, prices have shot up. While there is no such thing as good, cheap Burgundy any more, the best wines are still simply unbeatable.

They grow two main grapes here: Pinot Noir and Chardonnay. Styles can vary greatly depending on where the vines grow. The northernmost region is Chablis, where the cool climate produces racy, vibrant, steely whites.

Drive south for 200km, and you'll reach the Mâconnais, which makes riper, fuller styles of Chardonnay, often aged in oak to add sweet spice flavours.

Meanwhile, the best reds are found roughly in the middle, in a region lying between Dijon and Beaune called the Côte de Nuits. Again, each village produces a different interpretation of Pinot Noir, from the firm tannin of Gevrey-Chambertin to the fragrant elegance of Vosne-Romanée.

Considering it is such a small region, the multiplicity of producers and appellations can be bewildering – but it does mean there's a style to suit almost every palate. Figuring out which ones are your favourites might not be a cheap exercise, but it will definitely be fun!



Domaine Servin 2014 Chablis (£11.99 *Majestic Wine* and widely available)

Chablis is a jewel in the crown of French white wine, and this bottle is a brilliant example. Sophisticated and elegant with a subtle citrus flavour and medium body, this is an absolute fail-safe.



Albert Bichot, Secret de Famille Pinot Noir 2013 Bourgogne (£14.50

YourSommelier.co.uk)

Good red Burgundy comes at a high price, but even then it can sometimes disappoint. Bichot's Secret de Famille red illustrates Pinot Noir at its best: light, fragrant and bursting with ripe red fruit.



Albert Bichot 2012 St-Romain (£24 *Oddbins*)

If you're going to splash out on a top Burgundy, then St-Romain is a lesser-known name representing a smart buy. This village is about 5km north-west of Meursault and this example exhibits all of the richness, complexity and power of its famous neighbour.

Breaking new ground

With the last weeks of winter merging into the first days of spring, **Sue Bradley** is raring to go in the garden

Rising temperatures and ever-lengthening days make March a key month to get out into the garden.

Whether the month comes in like a lion and goes out like a lamb or makes more subtle progress through the weeks, the warming soil means it won't be long before shrubs and perennials will be putting on plenty of new growth and the rich colours of spring bulbs will adorn garden beds and borders.

Yet while the lowest temperatures in central and northern France will be around 2 or 3°C, there's still a risk of frost to stop any seedlings in their tracks, so be selective as to what you sow in the *potager* and hold off if the weather is harsh.

Peas and broad beans are good early starters, although soak them in water overnight first if hungry mice are a problem. Early carrots, such as the classic French variety 'Early Nantes', can be sown directly into the ground when the soil has warmed a little, along with leeks, parsnips, spinach, Swiss chard and turnips. Don't forget, however, that the rising temperatures will encourage snails and slugs out of their winter shelters, so put down pellets, beer traps, egg shells or whatever else you prefer to use to keep them off your tender seedlings.

Early potatoes, onion sets and shallots can be planted once the soil is no longer



freezing to the touch - usually by the middle of the month.

Meanwhile, get a head start on salad crops by sowing lettuce and radish under protective cloches or in cold frames.

March is a good month to get wild flowers and annuals, such as love-in-a-mist and *Nasturtium*, on their way, plant summer-flowering bulbs, corms and tubers such as lilies and gladioli, and to bring on sweet peas in the spot where they are to bloom.

It's also the time to start off summer bedding plants such as busy lizzies, petunias and geraniums in a heated propagator.

Before any outside sowing or planting gets underway, however, it's well worth taking a bit of time to prepare the ground for the year ahead. Dig in liberal amounts of compost and well-rotted manure to assist in the retention of moisture, improve soil structure and replenish lost nutrients.

However, don't add either to beds in which you're planning to grow root crops, which are prone to forking if the soil is too

rich, or wild flowers, which by and large need a poor soil to flourish.

Pounce on any weeds as they emerge and pay special attention to perennial nuisances such as ground elder, couch grass or dandelion, unless, of course, you plan to follow the French example and harvest the leaves of *dent de lion* for an early and nutritious salad crop.

Mulching is an especially worthwhile job to carry out this month and will pay dividends in the way it helps to lock in moisture as temperatures rise, especially in the south of France.

March marks the turning point from the end of winter to the beginning of spring and after weeks of cold weather, the temptation to get out onto the garden is great. Be sure to resist going out onto beds and borders immediately after spells of wet weather though, as at this time of the year it's all too easy to cause sodden soil to become compacted and less able to support plants in the months ahead.

Before any outside sowing or planting gets underway, however, it's well worth taking a bit of time to prepare the ground for the year ahead

THINGS TO DO IN THE GARDEN THIS MONTH

1 Resume the mowing of lawns on dry days, as and when required.

2 Prune roses and ensure the areas around their roots are free from weeds.

3 Dig up and split clumps of perennials and late winter bulbs that have become too big.

4 Trim lavender bushes before they start putting on spring growth.

5 Cut back plants grown for their colourful stems in the winter, such as willows and dogwoods.



My French garden spring in Limousin

In the first of our new series of seasonal gardening columns, **Katherine Forshaw** reveals what she is doing in her garden, situated in Corrèze in the heart of France

The arrival of spring in Corrèze can be somewhat unpredictable.

Living in the hills of the Parc Naturel Régional de Millevaches, at almost 800m, we have to be somewhat cautious about declaring that winter is finally over. Generally speaking, the sun starts to warm the air and thaw the ground in March, but it is not unknown for us to have snow at the end of the month and into April. One thing we have learnt since living here though, is that when spring finally does arrive, it will do so overnight, seemingly at the click of a finger; I love that about the changing of seasons here in France.

Spring is my favourite gardening season. It's the time when fresh lime-green shoots break through the soil, buds appear on shrubs, trees awoken from their winter sleep, wild flowers fill the fields and roadsides; the whole Limousin countryside bursts back into life and so with it does the gardening year.

In March, the ground is certainly still too cold here to plant outside, but under the cover of my greenhouse, with propagators on standby, should the temperature drop too much at night, I like to start off an array of vegetables. Tomatoes, chillies, cucumbers and peppers are planted in pots and trays and put inside propagators; sweetcorn, courgettes and gourd seeds are planted in pots, and bean and pea seeds are planted in toilet roll tubes; my own version of deep-root trainers!



Spring is my favourite gardening season; fresh lime-green shoots break through the soil

Now is also the perfect time to start chitting potatoes. In spring, the shops here in France are brimming with seed potatoes, and I always make sure I choose a couple of French varieties. This year, I have chosen 'Amandine', a first-early which is ready to harvest 80-90 days from planting and 'Ratte', a delicious second-early, which will be ready from 100-120 days after planting, and which is renowned for its distinctive chestnut flavour.

I tend to buy these potato tubers, along with other plants and seeds, from the garden centre in Jardiland. It is more expensive than buying from the local Brico (DIY) stores but I love their quality and range.

Plus, it's a good excuse to escape the countryside for the day and visit either Limoges or Brive-la-Gaillarde.

Spring in Corrèze brings a mixture of rain and sunshine, but with the warming air comes the re-emergence from their hibernation of butterflies, bees and hoverflies, among others. Wildlife in my French garden is certainly so much more abundant than it was in my garden back in Manchester. Spring is a vital time for wildlife. They need to build up their strength after the winter haul, so this year I have decided to ensure that there is plenty of nectar in my garden for them to enjoy.

For spring nectar, I have chosen to plant *Berberis*

thunbergii, *Hebe*, sweet william, *Bergenia cordifolia*, *Erysimum* and *Primula*.

This March, I am also sowing various flower seeds in my greenhouse; sweet peas, *Zinnia*, *Nicotiana alata*, *Cerinth* the major 'Purpurascens', *Rudbeckia hirta* and *Helenium*. These are all full of nectar and will be perfect for feeding pollinators later in the year.

We're fortunate enough to have a *petite source* which runs through our garden, around which we have created long borders and a bog garden. These borders are full of *Hosta*, *Astilbe*, *Iris ensata* and *Hemerocallis*. This spring, I am dividing many of these perennials. This is a job which can be done in autumn, but due to the freezing temperatures and snow we can have in Limousin, I prefer to wait until March or April.

By late spring, everything in the greenhouse will be bursting to get out and I'll have to decide whether to wait until the passing of the 'Saints de Glace', from 11-13 May, to plant out. Here in France, it's widely believed that these days can bring cold weather and the last frost of the year. Plant out before this date, and the locals are sure to frown upon you! Will I wait until after these dates? That depends upon how itchy my feet get!

Katherine Forshaw and her husband Paul moved from Manchester to Corrèze in Limousin in 2010. She developed a love of gardening and shares her knowledge on her blog, Le Jardin Perdu. jardin-perdu.com

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LES PRATIQUES

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Property **news**

Whether you're planning your move to France, or are already living there, we bring you the latest from the world of French property



NEWS IN BRIEF

The French castle where Carey Grant and Grace Kelly filmed the famed masquerade ball scenes for the Hitchcock film, *To Catch a Thief* is on sale for the first time in 56 years. Sitting on 24 acres, the Château de la Croix des Gardes boasts 13 bedrooms and nine bathrooms with classically styled gardens offering views of the sea and snow-capped mountains. Just a short drive from Cannes with some of the world's best dining, shopping and cultural events, the property hasn't lost any of its starry-eyed allure.

sothebysrealty-france.com

France is the second most popular country in the world for overseas buyers, according to consumer property website, themovechannel.com. The country was beaten only by the US as the country most overseas buyers wanted to invest in. There has been a surge in interest in French mortgages among UK buyers, with France being the second most popular country (after Spain) for British property buyers.

themovechannel.com.



The roaring Riviera

If you ever dreamed of relocating to the glitz and glamour of the star-studded French Riviera but thought it was out of your France property-buying reach, new figures on the region's buying trends may make you think again about investing in the sun-drenched south coast.

According to luxury property agent, Home Hunts, French Riviera real estate demand was up 60% last year, proving to be the agent's busiest in the region for over a decade. "The luxury property market on the French Riviera really boomed in 2015," says Home Hunts director, Tim Swannie. "We saw activity start to increase in 2014, but this year the market has really transformed, and it has been the busiest we have seen since starting the company back in 2004."

Although the Riviera has always attracted a high level of interest due to a glittering

reputation of year-round sunshine, celebrity kudos and breathtaking scenery, the past year has seen a trio of factors that have nurtured an ideal climate for buying and this has brought some level of accessibility to the much sought-after region.

Overseas buyers have been taking advantage of a number of favourable factors, including reduced property prices plus agreeable currency and mortgage rates, and experts have pinpointed these as causes for the overall increase in viewings, offers and sales in the area. Home Hunts has been

receiving enquiries from all over the world, with particular interest coming from the UK and US, due in part to the favourable exchange rate with the euro.

Even though interest in the area has peaked, its enticing element of exclusivity still remains, thanks in part to the region's strict planning laws which means availability for a small number of properties is limited.

The usual hot spots of the Côte d'Azur, St-Tropez and the medieval hilltop town of Vence, just behind Nice, have all been cited as some of the top spots buyers are investing in. Even though the area is portrayed as the playground of the privileged elite, there are more down-to-earth options available, with Notaires de France figures showing an average property price of €293,400 in Provence-Alpes-Côte d'Azur.

home-hunts.com



Social charges update

The French government has reintroduced the controversial social charge on property sales made by non-residents. This shift is the latest outcome in a case whose guidelines have oscillated as it struggles to settle on a definite ruling. It was only the end of last year that the charge was found to be unlawful when it was announced that refunds on social charges paid by non-residents could be claimed. Sellers who were forced to pay the charge during the French tax years of 2013 and 2014 can still be reimbursed. However, as a result of the recent amendments to Article 24 of the *Loi de financement de la sécurité sociale 2016*, the French government has claimed it can legally levy the social charge on all sellers of French property from 1 January 2016. David Anderson of Skyes Anderson Perry Solicitors in London has labelled it a "retrograde step which sends out all the wrong messages". A highly contentious issue, this latest development will likely prompt a return to the European Court.

PICK
OF THE
MONTH



FRANCE PROPERTY SHOP

Nick Dowlatshahi, of Leapfrog Properties, has chosen this luxury villa near the village of St-Augustin-sur-Mer in south-west France as his property of the month. Situated on the edge of a forest, minutes from the beach and local golf courses, as well as having its own pool and Jacuzzi, this property is perfect for those wanting to enjoy a little of life's luxuries. On the market for €354,000, this four-bedroom house is part of a development of luxury villas, with the residents-only tennis court, pétanque and sports areas adding to the properties' rental potential.

leapfrog-properties.com

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CURRENCY NEWS

Sterling stagnates while euro rallies



Charles Murray, of FC Exchange, says that despite a shaky start to the year, there's reason to be confident

Risk has been the key word in 2016, and heightened market risk has brought uncertainty not only for the GBP/EUR rate but for the world market as a whole. The GBP/EUR rate has fallen close to 6% since the start of the year, the euro being the main driver of this movement. With world markets beginning to grow nervous over the tensions in the Middle East, plus the deceleration of economic growth in China and falling commodity prices, it was the single currency that was able to benefit. The euro's apparent safe haven appeal in a world full of trepidation has allowed it to reclaim a large proportion of the ground given away to the pound in 2015, breaching the 1.30 interbank rate (IB) for the first time in a year.

The pound's run of good form has also come to an end for the time being, with the Bank of England, once again, confirming that inflation in the UK is likely to remain low for the foreseeable future, with interest rates unlikely to go up in 2016. The UK's chancellor George Osborne gave a harsh warning early in January that "a dangerous cocktail of economic risks" could seriously damage the UK economy in 2016.

The European Central Bank (ECB) has also played a big part in the rise of the single currency this year. The comments coming from the central bank regarding its extensive quantitative easing programme and its negative deposit rates have all been upbeat, with the Bank of France's governor and ECB member, François Villeroy, stating that the "eurozone economy is picking up".

However, comments from the ECB president, Mario Draghi, on 21 January did contradict this view somewhat, as he mentioned "downside risk has increased" and that they are prepared to act when necessary. The fact the ECB is ready and prepared to act if market conditions change drastically has allowed some of the negative news with regards to the euro to be muted, as investor confidence in the region begins to grow.

If we can see a considerable upturn in the UK's data in the coming months, then perhaps the GBP/EUR rate can push back up to the mid-1.35 IB levels. Inflation and manufacturing have both showed signs of a marginal recovery, which is a promising development this year.

All in all, 2016 has started in a tempestuous fashion, but despite this, the property market in France remains buoyant. With this in mind, we anticipate that many property buyers will be focusing on forward contracts.

fcexchange.co.uk



Properties near an airport

Easy access is an important factor for many people buying in France, whether for themselves or for guests.

Sophie Gardner-Roberts selects six properties that are under an hour's drive from an airport



€168,000

Plougonven, Finistère 40min from Brest airport

1 It seems difficult to believe you can reach this beautiful 18th-century cottage in the heart of the Breton countryside in less than an hour from Brest airport. The property lies on vast grounds of 1,800m² with two gardens that require some landscaping. The house is spacious and offers a large living room, complete with a fireplace, a kitchen, a bathroom and toilet. There are three bedrooms on the first floor: two doubles and one twin. A more recent outbuilding contains a garage and a storage room. With a little bit of redecorating, this pleasant property would be ideal for a peaceful getaway. Flybe flies regularly to Brest airport with direct flights from Birmingham and Southampton. ahouseinbrittany.com

Chef-Boutonne, Deux-Sèvres 55min from Poitiers airport

2 This charming stone house located in the little village of Chef-Boutonne is not far from Poitiers airport, which has flights from Edinburgh and London Stansted with Ryanair. Renovated six years ago to a high standard, the house has kept many original features such as tiled floors, exposed stone walls, and wooden beams. The ground floor comprises a fully equipped kitchen, and a living and dining room, both with fireplaces, plus a reception with doors leading to the garden. Upstairs is an en-suite bedroom, with a walk-in dressing room, and two additional bedrooms. The large garden has a good-sized barn, fruit trees and a vegetable plot, as well as a shed and a garage.

tic-ruffec.com



€210,600



€399,000

Le Muy, Var 45min from Nice airport

3 If you're looking for a secluded house on a private domain, this villa on the French Riviera is ideal. In excellent condition, the single-storey house sits on 1,100m² of terraced woodland about 20 minutes away from the coast and has a large garden with a pool. It has a fitted Provençal-style kitchen, a large bathroom and an open-plan living/dining room with a fireplace and double doors leading to the terrace. There is plenty of space with two double bedrooms and one twin room. The property also boasts beautiful mountain views from its garden. Nearby Nice airport has plenty of flights to the UK and is served by Monarch, British Airways, easyJet, Jet2 and Flybe. frenchconnections.co.uk

**Villeneuve-sur-Lot,
Lot-et-Garonne
50min from
Bergerac airport**

4 This remarkable house is on a six-hectare plot of land located in the hilly countryside around Pujols. The property is arranged in a modern design with a large open-plan living area equipped with an electric fire, a fully fitted kitchen and dining room, an industrial-style staircase and a wooden terrace. There are two en-suite bathrooms on the ground floor and one large attic floor bedroom. Bergerac airport is less than an hour away and has flights from British Airways, Ryanair, Jet2 and Flybe.

mamaisondanslesudouest.com



€483,000

**Aiguebelette-le-Lac, Savoie
20min from Chambéry airport**

5 Located close to the Lac d'Aiguebelette with superb views over the Épine mountain range, this beautifully renovated 1930s house is only 20 minutes away from Chambéry airport which is served by Jet2, Flybe and British Airways. On the garden level there is a large basement which has a garage, a boiler room and a laundry room, and two different outside staircases that lead to the first floor. It comprises of a fitted kitchen, a bathroom and a living/dining room with oak floors and French doors that lead to a wooden terrace. There are four bedrooms, two attic rooms and a bathroom on the second level. The property stands in grounds of 9,000m² and has a beautiful rose garden.

leggettfrance.com



€599,000



€890,000

**Ambérieu-en-Bugey, Ain
20min from Lyon airport**

6 This large 19th-century mansion, set on a 7,500m² park, is a mere 20-minute drive from Lyon airport. The property is in a good condition throughout and has a 13th-century tower attached to the back of the house on three levels. The property is very spacious with a large living room, a fully equipped kitchen, a dining room and an office on the ground floor. There are five large bedrooms and two bathrooms on the first floor, while four bedrooms, a bathroom and an attic make up the second floor. A pool and outbuilding can be found in the garden. Lyon airport has regular flights to the UK with Jet2, British Airways, easyJet, and Flybe and seasonal flights with Monarch.

my-french-house.com

Ask the experts

Whether you're planning your move to France, or are already living there, our panel of professionals aims to keep you fully informed with the best advice for every eventuality

BUYING A PLOT OF LAND

Q *We are in the latter stages of buying a small house in Poitou-Charentes. During the original negotiations, the English vendors threw in a nearby building plot with planning permission and all services already installed. Its price is not separately shown in the compromis de vente – there is just one price for both. In the beginning, this seemed to be to our advantage but we now wonder whether the plot will attract taxe foncière or d'habitation? Also, if we sell will we be liable for capital gains tax?*

In truth the plot was accepted in lieu of our attempt to obtain a price reduction of €2,000 and the agent suggests he could ask €10,000 for the plot on our behalf. Our total purchase price for both is €19,000.

ALUN JENKINS

A There is generally an exemption to local taxes where a property is being built. If there is any *taxe foncière* charge, it is unlikely to be a substantial amount. The best thing to do would be to check at the *mairie* for this.

While the contract itself may not have specified the value for the separate land purchase, it is possible to establish this should there be a desire to sell off the plot.

If the plot was sold at a profit, then there would be a potential capital gains tax liability, in both France and the UK, presuming the buyers are UK tax residents – there is a double-tax treaty that means the same tax is not paid twice. The amount of tax payable could be estimated in advance, although it is not likely to be significant. It is possible that

various allowances would render the overall burden to be very small.

It is necessary, though, to look into the planning permission situation. Planning permissions are only valid for a specific period, and they can expire. This also means that substantive works should be carried out to a plot regularly if the permission is to remain in force. It is possible that if no work has been carried out to the property for a long time, the permission might have lapsed. Again an enquiry at the *mairie* would be prudent to ascertain if there are any concerns with real validity.

MATTHEW CAMERON

TAX RETURNS

Q *We are moving to France in the spring as we have just had an offer accepted on a property in Aquitaine. As we intend to spend a fair amount of time there, but won't be residents as such, I am considering investing in euro-priced shares on the French Bourse. The plan is to hedge, to some degree, against the weakening of sterling by generating an income in euros to use for such things as taxe foncière, gas and electricity and general everyday expenses. As we won't be residents, do we have to declare that income to the French tax authorities, or should the income be declared on our UK tax return? For either case, how do we go about it, please? I already have a French bank account and receive a small French state pension (€21 per month!) from when I was working in France in 1968. Do I also have to declare that to either the English or French tax authorities?*

RON STONE

A Understanding your tax residence position is essential as your main tax liabilities fall in your country of residence. Given the complexity of tax residency rules, we would always recommend that you speak with a specialist.

As a UK tax resident, you must declare your worldwide income and gains (including your French state pension) to HM Revenue & Customs while also paying UK income tax on such earnings. You will have to file a self-assessment tax return either on 31 October (paper tax returns), or 31 January (online tax returns).

In either case, the tax will be due on 31 January following the end of the UK tax year (although some payments on account may also be required).

You will also have to declare to the *centre des non-résidents* your French source of



The experts



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clp-assurances.fr



income, including French state pension, letting income, dividend and real estate capital gains. Your French interest income and your French capital gains on shares or tangible moveable assets will not have to be reported in France, as under the France/UK double-tax treaty, these are only taxable in your country of residence.

The minimum tax rate for non-residents on French taxable source income is 20%. However, you may choose to apply the French scale rates of income to your worldwide assets in order to establish the effective tax rate on the income. In such a case, your worldwide income would need to be reported in France.

The tax liability is calculated on the worldwide income as if you were a French tax resident, but then the proportion of the tax liability related to the income that is not subject to French taxation is discounted. In certain cases the second option may be more tax-efficient, as the first two income tax rates in France are 0% and 14% (up to €26,764).

In the UK, you are entitled to a tax credit equal to the French tax. This will offset your UK liability and will ensure that you avoid double taxation on your French pension and dividend income.

ROB KAY

PET INSURANCE IN FRANCE

Q *My husband and I have a property in France which is currently used as a second home, but we intend to make a permanent move later on this year. We want to take our dogs with us and would like to know how pet insurance works in France.*

JACQUI WILLIAMS

A Pet insurance is very similar to the cover you have in the UK and veterinary bills can be covered by insurance. The cost of policies varies depending on the cover you seek, the type of pet you have, age and health, and as in the UK, there are discounts available if you have more than one pet.

Veterinary bills in France are around €60 for a consultation, €50-€100 for laboratory analyses, €50-€200 for antibiotic treatment and €500-€1,500 for an operation, and the cost of tablets are not normally covered by your insurance.

Comprehensive pet insurance cover will typically cover your animal in the case of accident and/or illness. Some accident policies offer up to a 100% reimbursement with a pre-defined maximum cover amount for hospitalisation, surgery costs, transportation in an ambulance, veterinary

fees (visits, consultations, treatments), pharmacy bills, laboratory (analysis, examinations and checks), X-rays and euthanasia. In the case of an illness, a policy will generally cover you for up to around 70% of the surgery costs, laboratory (analysis, examinations/checks), X-rays and euthanasia.

Exclusions may apply to select breeds and restrictions in cover may relate to certain breeds of dogs, dog husbandry, packs and dogs used for professional activities, such as security or rescue. You may not be able to take out a policy if your pet is already ill and cover cannot typically be taken for conditions considered almost inevitable for certain races, like hip dysplasia in Alsations.

A cat or dog insurance contract normally applies to animals that are chipped or tattooed, are more than three months old and less than eight years old, and are up to date with vaccinations. A policy can cost around €20 a month, and cheaper options with surgery only, for example, can cost less than €10 a month. In all cases, if you intend to bring your pet permanently to France then a third-party liability insurance is a legal requirement. If you are the owner of a dog or cat, this cover is generally included in your *multirisque* home insurance contract.

If you do not have a home insurance contract and own a dog categorised as dangerous then you are legally required to take out a third-party liability insurance contract. Third-party liability insurance will cover you for damages caused to third parties, members of the owner's family or those caring for the animal, and anyone who is considered third parties according to the law. This means that if your animal bites a 'third party', for example, or attacks a cyclist, then your insurance would come into play for any claim made against you as owner of the animal. **LF**

GUILLAUME POISSANT

Tax rates, scope and reliefs might change. Any statements concerning taxation are based upon our understanding of current taxation laws and practices which are subject to change. Tax information has been summarised; an individual is advised to seek personalised advice.

DO YOU HAVE A QUESTION TO
PUT TO OUR PANEL OF EXPERTS?
Email us at editorial@livingfrance.com

Keep in touch



Planning how you will set up your telephone and internet connections at your French home is worth doing sooner rather than later, as **Bob Elliott** explains

Managing your move to France does not stop with signing the *acte de vente* at the *notaire's* office! Certain aspects such as organising a removals company are obvious, but getting your telephone and broadband services in place at your new home can all too easily be left until they cannot be installed on the day you move in. For many, keeping in touch with family and friends in the UK is an important part of a move to France, so it's worth adding this to your list of things to think about.

Whichever company you choose, they will all be using the same national network to carry your calls and broadband, and they will be using the very same sub-contract engineers to maintain and repair the equipment. Your choice will therefore probably be determined by price and the level of customer care.

Where customer care is concerned, it is all about the 'last leg' of the service between the local exchange and your property. For expats, it therefore comes down to a choice between a slightly lower cost for some services from the national companies, or ease of setting up and maintaining services from an expat specialist offering additional services that the big companies do not, a number of which are free.

Expat buyers of French property tend to fall into one of two categories, having either bought a holiday home (about 25% of our customers are in this group) or moving to a new permanent address. By definition, holiday homeowners will not be at the property for much of the year and some choose to have a *ligne résidence secondaire*, a line-rental service that can be suspended when not in use. This is only available from Orange, which has a monopoly for this service. The line can also carry a slower broadband service that can be suspended.

UNDERSTANDING THE PROCESS

Some expat service providers offer to manage your line installation, and this is very popular. Difficulties such as engineers not being able to

locate you and problems with technical French are all removed from the equation. Remember that the French engineers will not call a UK mobile, so you will need to get a French SIM if you intend to manage this yourself.

If the property has previously had a live telephone line and it was live within the last two years, you can pay a reduced connection fee if you are able to give either the old telephone number or name of the subscriber. The line can then be activated remotely for €55, otherwise connection will be charged at €124. Remote connection takes five working days, while lines that require an engineer's attendance will take up to 10 working days.

Activation has to be arranged via Orange, but this can be done by a specialist provider. Orange will also ask if you intend to use broadband on the line; if you do they will automatically ask you to sign their 12-month contract for services.

If you want to use an alternative provider you must say you do not want broadband – it makes no difference to the line at all! Once the line is installed, you can contact the provider with the best offers for you and they will have the line transferred to them, and apply broadband to it if you want to have that service. In the UK you can order both a new line and broadband at the same time, but in France the line must be working first. It will take about 10 working days from ordering broadband to activation.

THE COSTS INVOLVED

If no line has been installed, you will be responsible for undertaking the necessary work between your boundary and house. This can take the form of digging a trench for the new cable to be laid in, or, if it is to be overhead, from a pole, ensuring no trees are in the way. You will also have to drill a hole in the external wall for the cable. The installation includes just one socket, and should you want more than that, you will probably find it cheaper to use a local electrician, or do the work yourself. If you intend to use an extension

cable for your telephone, make sure you choose one with a round cross-section, as flat ones suffer from electrical interference that will affect your broadband.

If your new home is close enough to the local exchange to have a broadband speed of 2MB, you can choose to have all your calls put over the broadband service. This service, called *dégroupage total*, disables your voice side of the line and you no longer have to pay the line rental charge of €17.96 per month. Beware of companies miss-selling this product as there is a minimum contract, usually of 12 months.

If the speed is too slow, calls will be of unacceptable quality, which means you'll be obliged to reinstate the landline and pay a new €55 connection charge, as well as the balance of the original contract. You can find out the speed of your broadband service by visiting degrouptest.com to avoid the problem, and if





Keeping in touch with friends and family in the UK is an important part of a move to France

companies can now offer better responses as they can check your line and modem remotely and provide good advice. When engineer intervention is needed, the usual time for a fault to clear is three working days, but it can take longer depending on its nature.

If you live in a rural area that has seen a lot of storm damage to the network, the response can take longer because the engineers are often overwhelmed with calls. This is because the lines are carried on poles, unlike in urban areas where they are underground. In exceptional cases, engineers are drafted in from less affected areas.

Do remember that no telecom company wants a fault to continue as they cannot make any money out of a service that is not being used! **LF**

uktelecom.net

you want help with this you can ask your provider to interpret the test results.

If the speed is not enough to support broadband they can also let you know if there are any upgrades planned for your local exchange in the near future. If you have not made your purchase yet but know where you want to live, you can visit observatoire.francethd.fr for a map showing the broadband coverage for the area you are interested in.

The cost of calls has not increased for at least 10 years, making them very inexpensive. The use of mobiles has increased dramatically over the same period and roaming charges are coming down. The advent of Skype and social media has also resulted in fewer calls being made, so before choosing an unlimited call package, consider if you will use it enough to justify its cost. If you are going to be away from your property for a month or longer, you should

check whether you will have the option to suspend your call package before committing to a particular company.

PROTECT YOUR HANDSETS AND MODEMS

Parts of France experience more storms than you may be used to and with these come power surges that can damage your equipment. Do use surge protectors for all devices connected to your telephone line and electrical sockets, as your telephone supplier will not be responsible for the cost of replacing them. Remember to unplug your modem when away for a long period.

GETTING FAULTS FIXED QUICKLY

If you do experience a problem, do first check that your own equipment is not faulty before calling for help. If you do need assistance, most

Vocabulaire

- **Haut débit (m.)**
High-speed internet/broadband
- **La connexion l'ADSL**
Broadband
- **Frais d'installation (m. pl)**
Connection charge
- **Installer une ligne téléphonique**
Install a telephone line
- **Appels locaux / nationaux**
Local/national calls
- **Modem sans fil (m.)**
Wireless router
- **La durée du contrat**
The length of the contract



small, but as time progresses, and hopefully the investment increases in value, so the taxable amount also rises. This is no problem at all, as the PFL rates of tax fall significantly while the taxable amount increases, keeping taxation low. However this is a major issue for those who cannot access PFL rates, especially for higher rate tax payers, who cannot access fixed rates as low as 7.5%. If you are, for example, paying income tax at even the marginal rate of tax at 14%, then clearly the PFL rate of 7.5% is preferable. To a higher rate taxpayer, paying up to 45%, it is substantially worthwhile to ensure you have access to these low fixed rates.

OPTIONS FOR WITHDRAWAL

It is important to clarify the rules and to outline the options that are available for any withdrawals from a non-compliant foreign *assurance vie*.

In June 2013, decree 2013-463 was made and passed into law (125 D IV of the French tax code), which stated that, for a foreign *assurance vie*, a declaration had to be made by the 15th of the month following withdrawal, or else the PFL rate could not be applied. This meant that after taking the withdrawal, you had to (very quickly) obtain the tax computation and get them to the tax office together with a fully completed 2778-SD tax declaration form by the 15th of the month. This is not an appealing prospect if you were taking monthly withdrawals, and would be worse still if you missed the date or the calculation was in a format that the French authorities found to be unacceptable.

The situation then became even worse and even more confusing. On 24 October 2014, the Conseil d'État (ruling 366962) stated that the PFL rate could only be applied where the choice of declaration was made at the point of withdrawal, with an election of the fixed rate being forbidden after the money had been received. Clearly this is easy where there is fiscal representation, but now even more difficult for those in unsuitable non-compliant products, who are now effectively hung out to dry, paying significantly more tax than they need to. We have seen some tax offices continuing to take the 2778 and some refusing it, citing this ruling. It has become quite a mess.

To summarise, it is important to ensure your *assurance vie* provider has fiscal representation in France to be sure that you will receive the highly advantageous tax benefits available. **LF**
kentingtons.com

The facts of life



An *assurance vie* is a good way to reduce the amount of tax you pay on your investment, but make sure it complies with French tax rules, says **Robert Kent**

For those not in the know, *assurance vie* is essentially a tax structure, which allows investors to reduce or eliminate income and inheritance tax, while not being restrained by French succession law. It provides many tax-efficient benefits, and taking them all into consideration, it is small wonder why the French invest around half of all capital this way.

We have had many enquiries from people with money in a foreign-based *assurance vie* that are running into problems. We therefore thought it would be helpful to explain some causes of these issues, as well as helping those who are considering investing in an *assurance vie* to avoid the costly pitfalls that doing the wrong thing entails.

WHAT MAKES AN ASSURANCE VIE COMPLIANT?

France clearly has an obligation to treat other European life insurance-based investment structures in exactly the same way as French ones. However, the French system for gaining the tax advantages has made this very difficult for foreign companies, because compliance with certain rules is required.

The first, and arguably the most important issue, is that it is very difficult to obtain the tax advantages if the *assurance vie* that you have taken out has no fiscal representation in France. A fiscal representative is a person or department, appointed by the *assurance vie* provider, to liaise with the French tax authorities

to ensure that the tax calculations are done correctly and that it complies with regulations.

A major tax issue arises when a withdrawal is taken either on a regular or an ad-hoc basis. This is because a calculation has to be made and documentation issued in a format that is acceptable to the French tax authorities, so that the taxable gain can be established. This is not simply the difference between the price of the investment when it was bought and what it is worth now, but what part of the withdrawal is gain and what part is deemed to be the withdrawal of capital. It is the taxable gain that is liable to both income tax and social charges.

The taxable gain element can be taxed in one of two ways. In the first instance, the income tax is payable at your marginal rate, with the figures submitted along with your annual tax return. Another way to go about it is that your income tax is applied at the source with special fixed rates, known as the *prélèvement forfaitaire libérateur* (PFL).

In the early years, the taxable gain may be

It is small wonder why the French invest around half of all capital this way

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Time is money



If you're planning to move to France in 2016 then organising your finances early can really pay off, as **Laura Parsons** explains

With the year now well under way, many of us may have let our resolutions fall by the wayside, but if you're thinking of moving to

France this year, make it your mission to reap the benefits of getting organised early on.

When planning any move overseas, there's always plenty to think about and get to grips with – from deciding where you're going to live to finding employment and sorting out healthcare. But something anyone moving overseas should take the time to look into during the initial planning stages of moving to France is foreign exchange, and the currency transfer options available to them.

PLANNING AHEAD

If you haven't had much experience with foreign exchange in the past, you might not realise just how dramatically exchange rates can shift, and what kind of impact their movement can have on your currency transfer.

Exchange rates are highly volatile, with political, economic, social and even environmental factors all inspiring some sort of movement. The difference of just a couple of cents per pound can make a huge impact on how much your transfer is worth, so securing a good exchange rate is the key to making your money go further.

If we use 2015 as an example, the pound to euro (GBP/EUR) exchange rate hit a low of 1.2736 and a high of 1.4407 over the course of 12 months. A number of events, including the Swiss National Bank (SNB) removing its cap with the euro, the UK's general election in May and the near expulsion of Greece from the eurozone all contributed to the GBP/EUR pairing's volatility. After hitting a succession of over seven-year highs against the euro, concerns

that the rate of output in the UK economy was slowing saw the pound reverse gains towards the close of the year to enter 2016 trading in the region of 1.35.

However, the difference between the year's highest and lowest rates was roughly 17 cents. To put this in real terms, if you had £250,000 to move to France your money would have been worth €318,400 when the exchange rate was at its lowest point, but €360,175 when it was at its highest. This means that moving your money when the market was in your favour, rather than when it was against you, could have netted you an extra €41,775.

Having over €40,000 more at your disposal could have really widened your property search or helped pay for the renovation of your new home. Given that even the difference of a couple of cents per pound can result in significant savings, having some idea of how exchange rates are performing is essential if you don't want to lose out.

MAKE YOUR MOVE

Although exchange rates can be unpredictable, there are steps you can take to help ensure you move your money at the right time. By registering with a currency broker long before you need to make your transfer, you'll benefit from industry insight and specialist guidance.

While banks offer foreign exchange services, they don't employ currency experts. Brokers, on the other hand, can keep you updated with the latest market news and currency trends to ensure you plan your transfer for the most cost-effective time. Some currency brokers are also able to undercut the exchange rates

offered by banks by as much as 90%, helping you get considerably more for your money.

Additionally, as currency brokers are specialists in their field, they can also provide you with access to services which banks can't, such as the option to fix a favourable exchange rate for up to two years in advance of a transfer.

By fixing a rate in this way, you protect your transfer from unexpected dips in the exchange rate – always handy if you need to budget for a French property purchase.

If you leave organising your currency transfer to the last minute, you could end up moving your money when market conditions are against you, and thus achieve considerably less than you could have if you'd made your transfer when the exchange rate was higher.

For that reason, it's worth exploring your options early on and registering with a reputable currency broker well in advance of needing to make a transfer. Registering with a broker should be free and come with no obligation to trade. It's also important to pick a currency broker who is authorised by the FCA and operates segregated client accounts to maintain total fund security.

If you're still uncertain about which company to use, take a look at online reviews. If other people have rated a broker highly, you can feel more confident in how they're going to look after your requirements. **LF**

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The difference of just a couple of cents per pound can make a huge difference to how much your transfer is worth



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
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On the map

Use our detailed map to help plan your route and understand France's departmental and regional boundaries

THE DEPARTMENTS

Each of France's 96 departments is listed below with the departmental capital, or *préfecture*, in brackets. The places indicated by this symbol  on the map opposite are the regional capitals.

- | | | | |
|---|-------------------------------------|---|---|
| 01 Ain (Bourg-en-Bresse) | 24 Dordogne (Périgueux) | 50 Manche (St-Lô) | 73 Savoie (Chambéry) |
| 02 Aisne (Laon) | 25 Doubs (Besançon) | 51 Marne (Châlons-en-Champagne) | 74 Haute-Savoie (Annecy) |
| 03 Allier (Moulins) | 26 Drôme (Valence) | 52 Haute-Marne (Chaumont) | 75 Ville-de-Paris (Paris) |
| 04 Alpes-de-Haute-Provence (Digne) | 27 Eure (Évreux) | 53 Mayenne (Laval) | 76 Seine-Maritime (Rouen) |
| 05 Hautes-Alpes (Gap) | 28 Eure-et-Loir (Chartres) | 54 Meurthe-et-Moselle (Nancy) | 77 Seine-et-Marne (Melun) |
| 06 Alpes-Maritimes (Nice) | 29 Finistère (Quimper) | 55 Meuse (Bar-le-Duc) | 78 Yvelines (Versailles) |
| 07 Ardèche (Privas) | 30 Gard (Nîmes) | 56 Morbihan (Vannes) | 79 Deux-Sèvres (Niort) |
| 08 Ardennes (Charleville-Mézières) | 31 Haute-Garonne (Toulouse) | 57 Moselle (Metz) | 80 Somme (Amiens) |
| 09 Ariège (Foix) | 32 Gers (Auch) | 58 Nièvre (Nevers) | 81 Tarn (Albi) |
| 10 Aube (Troyes) | 33 Gironde (Bordeaux) | 59 Nord (Lille) | 82 Tarn-et-Garonne (Montauban) |
| 11 Aude (Carcassonne) | 34 Hérault (Montpellier) | 60 Oise (Beauvais) | 83 Var (Toulon) |
| 12 Aveyron (Rodez) | 35 Ille-et-Vilaine (Rennes) | 61 Orne (Alençon) | 84 Vaucluse (Avignon) |
| 13 Bouches-du-Rhône (Marseille) | 36 Indre (Châteauroux) | 62 Pas-de-Calais (Arras) | 85 Vendée (La Roche-sur-Yon) |
| 14 Calvados (Caen) | 37 Indre-et-Loire (Tours) | 63 Puy-de-Dôme (Clermont-Ferrand) | 86 Vienne (Poitiers) |
| 15 Cantal (Aurillac) | 38 Isère (Grenoble) | 64 Pyrénées-Atlantiques (Pau) | 87 Haute-Vienne (Limoges) |
| 16 Charente (Angoulême) | 39 Jura (Lons-le-Saunier) | 65 Hautes-Pyrénées (Tarbes) | 88 Vosges (Épinal) |
| 17 Charente-Maritime (La Rochelle) | 40 Landes (Mont-de-Marsan) | 66 Pyrénées-Orientales (Perpignan) | 89 Yonne (Auxerre) |
| 18 Cher (Bourges) | 41 Loir-et-Cher (Blois) | 67 Bas-Rhin (Strasbourg) | 90 Territoire-de-Belfort (Belfort) |
| 19 Corrèze (Tulle) | 42 Loire (St-Étienne) | 68 Haut-Rhin (Colmar) | 91 Essonne (Évry) |
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| 2b Haute-Corse (Bastia) | 44 Loire-Atlantique (Nantes) | 70 Haute-Saône (Vesoul) | 93 Seine-St-Denis (Bobigny) |
| 21 Côte-d'Or (Dijon) | 45 Loiret (Orléans) | 71 Saône-et-Loire (Mâcon) | 94 Val-de-Marne (Créteil) |
| 22 Côtes-d'Armor (St-Brieuc) | 46 Lot (Cahors) | 72 Sarthe (Le Mans) | 95 Val-d'Oise (Pontoise) |
| 23 Creuse (Guèret) | 47 Lot-et-Garonne (Agen) | | |
| | 48 Lozère (Mende) | | |
| | 49 Maine-et-Loire (Angers) | | |

TRAVEL INFORMATION

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Manche, Normandy

One of the most striking features of this property are the beautifully planned and maintained gardens which provide lots of interest throughout the year and different terraces and seating areas to enjoy it. Renovation works were carried out in 1996.

171,000 €



Finistère, Brittany

Nice house near town centre. Basement : garage for 2 cars, boiler room, laundry, one bedroom with toilets. Ground floor: kitchen equipped, living room, 2 bedrooms, shower room, toilets. Large terrace. Garden flowery (992m²). Living space : around 95m². Central heating: Oil.

190,000 €



Mayenne, Pays de la Loire

Imposing south-facing village house, recently renovated and providing a comfortable two bedroom house with attractive large kitchen/ living room. Enclosed garden (243m²) with sun terrace, mature planting, lawn and garden shed/ workshop. Separate garage.

71,175 €



Deux-Sèvres, Poitou-Charentes

XVth century logis, in a medieval village, with amenities, close to Parthenay, 79200. Lovely fireplace, 300 m² habitable with outbuildings on 2,7 hectares of land. Swimming pool. Very nice location for: the view, the peace, to relax, nice walks by the river Thouet.

345,000 €



Jura, Franche-Comte

Located 30 minutes from LONS LE SAUNIER and LOUHANS, sell farm level, of approximately 116m² on adjoining land of 3000m². Includes: kitchen (23m²) with chimney pipe, stay (21m²) with vent fireplace, two bedrooms (16 and 20m²), cellar 6m², bathroom laundry (5m²), toilet.

115,000 €



Lot, Midi-Pyrenees

Stone house from the 18th century 20 min from the centre of Cahors. Modern comfort. Living/ dining room 45m² with an old fire place, kitchen 22m², 4 bedrooms (18m², 18m², 30m², and 14m²), one is independent with a shower room and toilets, bathroom with bath and shower 13m².

400,000 €



Lot, Midi-Pyrenees

Old house with outbuildings on a landscaped parc with swimming pool, pounds and river. 2.5 hectares of land. Ground level: living room 50m² with kitchen and fire place. Level 1: 2 bedrooms opening on a balcony, bathroom. Level 2: 2 bedrooms, shower room. Facing south.

409,500 €



Haute-Vienne, Limousin

A unique and well renovated family home. Gardens stretching to over one and a half hectares with great views from the balcony on the first floor. 2 charming bedrooms built into the attic space and two bathrooms and a good sized bedroom on the ground floor.

180,000 €



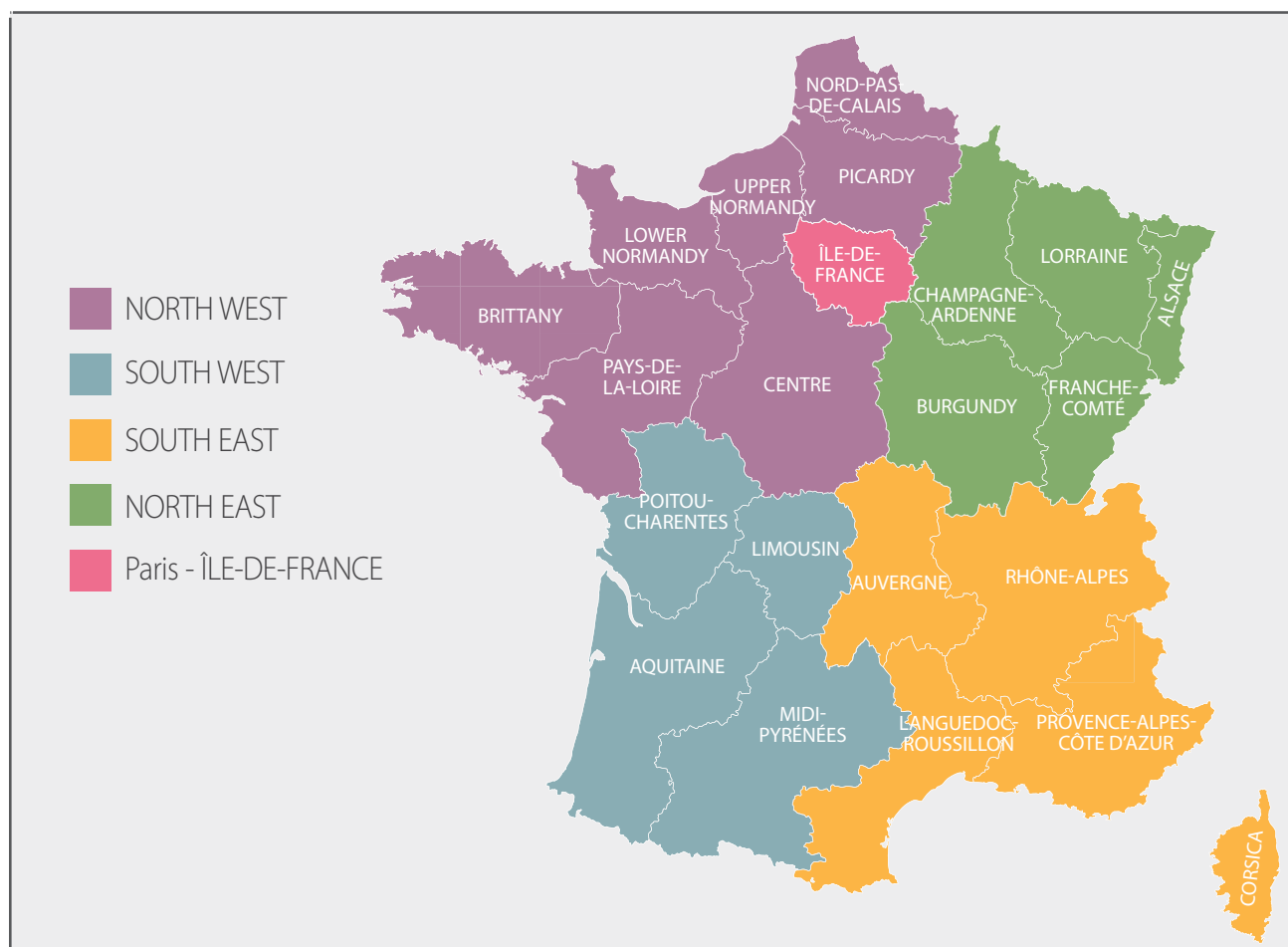
Côtes-d'Armor, Brittany

A well presented, refurbished house in a quiet hamlet close to a village with amenities. The house offers bright, spacious and flexible accommodation comprising on the ground floor a new kitchen, a living / dining room, a study / bedroom and a shower room with separate WC.

180,200 €

Property directory

Properties for sale, properties to let, services for your French home



Whether you're looking for a renovation project, the perfect holiday bolt-hole or that château you've always dreamed of, *Living France's* Property Directory should be the first place to look. With properties and agents covering most of France, you're sure to find something that catches your eye. To help you hit the ground running, we've put together a back-to-basics guide to buying a French property. *Bonne chance!*

BUYING PROPERTY


- **Vendor and buyer** agree on the price and terms of contract, including any conditional clauses (*clauses suspensives*) and any furniture included in the sale.
- **If it's a private sale**, it is unwise to rely on the vendor to supply accurate answers to all questions. Some information is best obtained from the local town hall; for other queries, consult the relevant authorities or call in an expert.
- **Agent's fees** (*les frais d'agence*) are usually included in the price and as such, paid by the buyer. Check this is the case. The *notaire's* fixed fees plus tax (*les frais de notaire*) are

also usually paid by the buyer and are on top of the purchase price. When buying privately, there will be no agent's fees but *notaire's* fees will still apply.

- **The preliminary sales contract** (*compromis de vente*) is drawn up by the agent or *notaire* and signed by both parties. If the buyer is buying privately from a vendor, it's the *notaire* who draws up the contract.
- **The buyer pays the deposit** (usually 5-10% of the purchase price) to the *notaire* and a seven-day cooling off period ensues, during which the buyer can withdraw (but the vendor cannot) and after which the

contract is legally binding.

If the buyer pulls out after this, he forfeits his deposit.

- **If you are going to buy with a mortgage**, now is the time to put in your application. However, it is wise to apply for a mortgage in principle before you start your property hunt, to avoid disappointment later.
- **If you are taking out a mortgage**, this will be a condition of the preliminary sales contract, giving you the possibility of pulling out should your application be turned down. Once the offer is official, it will be confirmed to the *notaire* and the contract becomes unconditional. 

- The **notaire** handles the conveyancing, which typically takes two to three months. When all the paperwork is ready, the *notaire* confirms the date and time of the signing of the *acte de vente*.

- **Reports on lead**, asbestos and flood zones (and in some areas, termites) are mandatory; the vendor pays for these. An energy-efficiency report (known as a DPE, or *diagnostic de performance énergétique*) is now also mandatory, while a natural disaster risk report (*état des risques naturels et technologiques*) has to be provided in addition. It specifies whether the property is within an area where there is a risk of flooding or other natural or technological disaster or accident.

- The property has to be insured in the buyer's name from the date of completion.

- The buyer transfers the balance of payment to the *notaire* prior to completion. On the day of completion, all parties meet the *notaire* to sign the contract (the buyer can appoint a proxy). Keys and an *attestation de vente* are handed over and ownership is transferred. The final *acte de vente* papers are sent out around six months later.

LAND & BUSINESS

- Before buying a plot of land you should check the *limite de la zone constructible* - even if the plot is large, you might only be permitted to construct on a limited part of it. The *plan local d'urbanisme* (PLU) is available at the *mairie* and will tell you what size property can be constructed on the plot. The PLU will also state whether the plot is a *terrain de loisirs*, which means that you cannot build on the land.

- Buying a business follows much the same procedure as buying property with the added factor of goodwill, or *fonds de commerce*. The local chamber of commerce can offer advice as well as statistics to verify a business's potential profitability. Make sure that the business is legitimate and properly registered by checking its SIREN or SIRET number. Seek professional accountancy and legal advice before proceeding with the sale.

DOS & DON'TS

Dos

- ✓ Do check the records of the property and land before making an offer; be clear about boundaries, rights of way and access.

- ✓ Do take legal advice on inheritance law.

- ✓ Do view the property on the day of completion before signing the *acte de vente*, which specifies that the purchase is 'sold as seen'.

- ✓ Do prepare any personal assets you intend to use for the purchase (eg give notice for any savings to withdraw, sell securities, etc).

- ✓ Do shop around in advance for the best currency exchange rate deals.

- ✓ Do remember to open a French bank account and make your mortgage application in good time.

- ✓ Do visit the *Notaires de France* website. It has lots of helpful information in English. www.notaires.fr

Don'ts

- ✗ Don't be tempted to sign a sales contract unless you are sure; once the cooling-off period is over, it is legally binding and if you pull out you will lose your deposit.

- ✗ Don't forget that the *notaire* will make a charge of 6.5-10% in addition to the purchase price (this amount is different for new builds). The cheaper the property, the higher the percentage charged; this amount consists of the *notaire's* fixed fees and tax.

- ✗ Don't forget to allow for the expense of an interpreter being present if your French language skills are poor; ask your agent or *notaire* about this, as they may be able to help.

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Pyrenees Atlantiques €319,000
Ref: 59941 6 bed country house and gite offers views of the Pyrenees, 2000m² garden and a plunge pool.



Vienne €449,000
Ref: 38954 This 6 bed / 5 bath character home has a secluded garden with pool and is 3km from Richelieu.



Deux Sevres €114,450
Ref: 59800 Large 7 bed / 2 bath family residence with big garden, located close to village amenities.



Gironde €448,500
Ref: 59821 Lovely 5 bed stone property with a gite and swimming pool tucked amongst the vineyards.



Haute Vienne €299,000
Ref: 59407 Substantial, 4 bedroom house in a woodland retreat on the edge of the National Park.



Dordogne €130,000
Ref: 59861 Cute 2 bedroom, stone cottage in a pretty country village - ideal lock up and leave home.



Finistere €239,995
Ref: 56785 Beautifully renovated stone cottage and gite with an art studio only minutes from Huelgoat.



Vendee €287,830
Ref: 59979 Stunning, characterful 4 bed house with an apartment, 1.4Ha and close to Fontenay le Comte.



Gironde €1,260,000
Ref: 59974 A rare 5 bed Maison de Maître situated in St Emilion close to the Grands Crus vineyards.



Dordogne €477,000
Ref: 55694 6 bed manor house and guest house in an elevated position with outbuildings, pool and 3.6Ha.



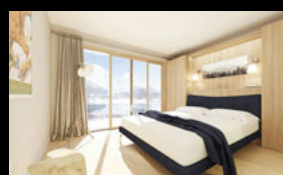
Charente €270,000
Ref: 59814 Detached house with 3 bedrooms, swimming pool, a one bedroom gite and beautiful gardens.



Ille et Vilaine €136,250
Ref: 53570 Immense 3 bed village property with a bar/restaurant and a further two houses to renovate.

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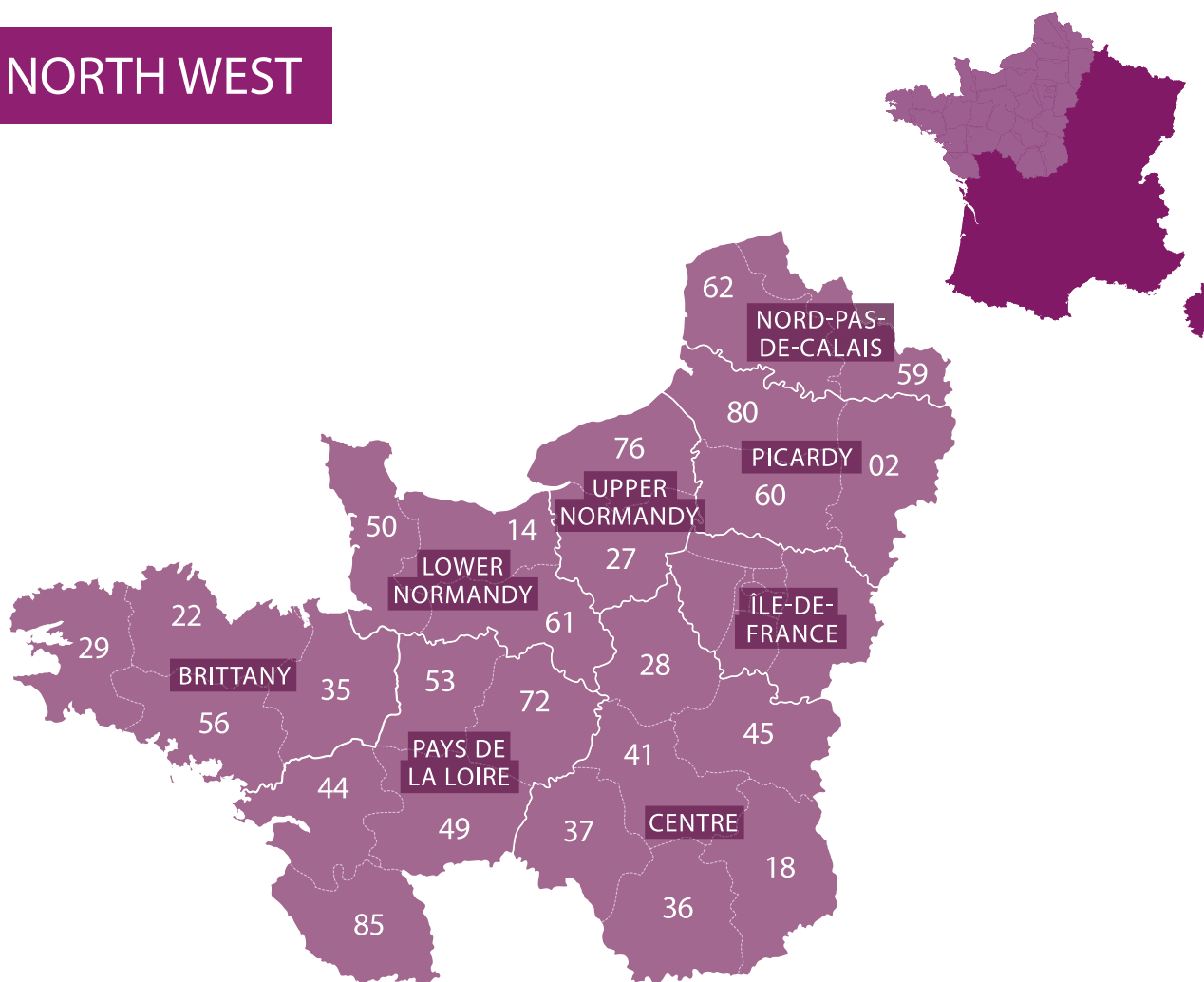
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NORTH WEST



BRITTANY

Côtes-d'Armor (22) • Finistère (29)
• Ille-et-Vilaine (35) • Morbihan (56)

Brittany has 1,700 miles of coastline that changes from the warm tones of the pink granite coast to the dramatically hewn rocks of Finistère and the long expanses of sandy beaches in the south. Well-worn granite stone cottages bedecked with blue shutters huddle together in clusters of hamlets; elsewhere half-timbered houses lean against each other in well-preserved towns. A unique history and strong regional pride give this area a character all of its own, with local festivals, gastronomic specialities and the Breton language still thriving today.

CENTRE

Cher (18) • Eure-et-Loir (28) • Indre (36)
• Indre-et-Loire (37) • Loir-et-Cher (41)
• Loiret (45)

Centre-Val-de-Loire, often referred to simply as Centre, is home to elegant Loire-Valley châteaux, fine wines and rolling fertile countryside. With the River Loire cutting through the region, said to demarcate the more temperate south with the cooler north, the region is known for its bountiful produce as well as its unspoilt towns and cities. Tours and Orléans are frequently cited as great places to live in media surveys and the majestic

cathedrals of Bourges and Chartres are known the world over.

NORMANDY

Calvados (14) • Eure (27) • Manche (50)
• Orne (61) • Seine Maritime (76)

Normandy, divided administratively into upper and lower Normandy, benefits from both coast and countryside and is rich in heritage and history. The interior boasts traditional thatched cottages, half-timbered farmsteads and the bocage or pastureland that produces creamy Camembert; the coastline takes in the D-Day beaches and long expanses of sandy beaches perfect for families.

PAYS-DE-LA-LOIRE

Loire-Atlantique (44) • Maine-et-Loire (49)
• Mayenne (53) • Sarthe (72) • Vendée (85)

Pays-de-la-Loire, unsurprisingly, has the River Loire running through it as well as several of its important tributaries. The landscapes vary throughout the region from the flat open stretches of the coastal Vendée to the quiet rural department of Mayenne; from troglodyte caves to lush valleys and peaceful woodland. The area's vineyards produce Muscadet wines and Rosé d'Anjou and the regional capital, Nantes, is a dynamic and vibrant centre.

NORD-PAS-DE-CALAIS

Nord (59) • Pas-de-Calais (62)

Nord-Pas-de-Calais is the closest French region to the UK. Served by the Channel Tunnel as well as ferry ports, it's easy to get to and offers clean beaches, gently rolling valleys and pretty villages – in spite of being derided for being industrialised.

PICARDY

Aisne (02) • Oise (60) • Somme (80)

Picardy borders Île-de-France, Champagne-Ardenne and Normandy and so enjoys influences from all three. Essentially flat, the area is home to the former hunting woods of past French kings and is rich in architecture and history, primarily from the First and Second World Wars.

ÎLE-DE-FRANCE

Paris (75) • Essonne (91) • Hauts-de-Seine (92) • Seine-Saint-Denis (93) • Seine-et-Marne (77) • Val-de-Marne (94) • Val-d'Oise (95) • Yvelines (78)

Île-de-France is thought of largely as being just Paris; however, the hinterland departments offer a less built up option, yet still benefit from being within easy distance of the capital.

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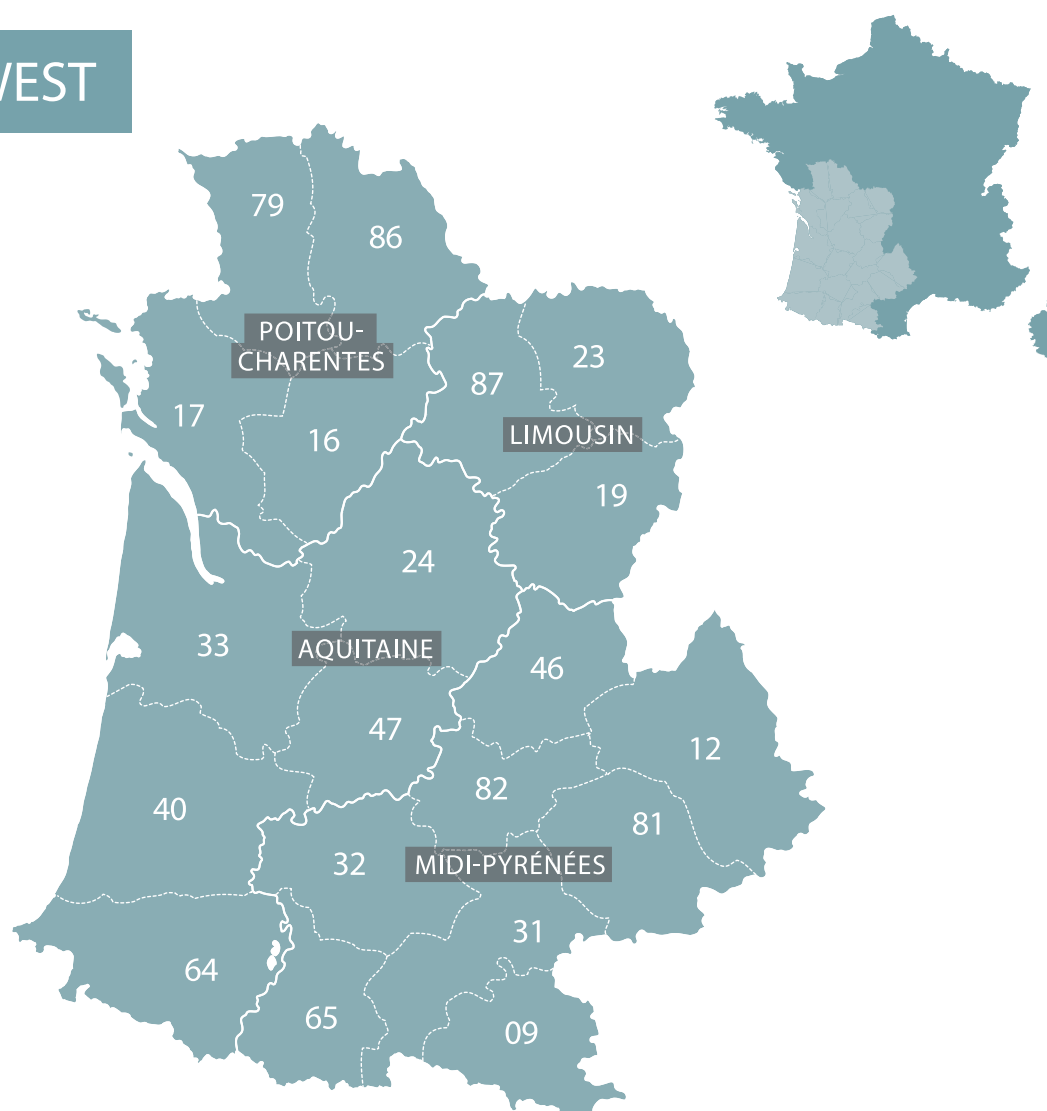
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POITOU-CHARENTES

Charente (16) • Charente-Maritime (17)
• Deux-Sèvres (79) • Vienne (86)

Deux-Sèvres and the three other departments which form Poitou-Charentes are almost completely unspoiled with virtually no industry, making the region one of the most tranquil in France. The long Atlantic coast here is lined with long, windswept, sandy beaches and is both an ideal summer holiday destination and an invigorating place to move to permanently. Inland, the landscape is undulating or flat, and the land is used for mixed farming and livestock breeding, as well as for vineyards and apple orchards. Property prices on the coast are higher than those inland, but the region enjoys a good road network, making it possible to live inland and travel to the beach for the day.

AQUITAINE

Dordogne (24) • Gironde (33) • Landes (40)
• Lot-et-Garonne (47) • Pyrénées-Atlantiques (64)

Aquitaine is one of the most varied regions of France. Largely agricultural, crops include corn and chili peppers, which are hung from the window ledges and beams of

houses to dry. To the north of the region is a natural inland sea, the Bassin d'Arcachon, where 90 per cent of France's oysters are grown. In the centre, Landes is covered almost entirely with pine trees, creating purportedly the largest forest in Europe. The trees are used to make paper. The architecture is as varied as the landscape with the stone coastal villas of the north giving way to half-timbered homes inland and on to the Basque Country's pretty white stone houses with their red timbers and shutters.

LIMOUSIN

Corrèze (19) • Creuse (23) • Haute-Vienne (87)

Limousin is sparsely populated, predominantly agricultural and with very little heavy industry. Located in the foothills of the Massif Central, the region is characterised by rolling hills and verdant valleys. Its mountains and forests coupled with the many lakes, rivers and streams that flow into either the rivers Loire or the Garonne make the region a holiday home paradise that is becoming increasingly popular with those looking to make France their permanent home. Aside from the scenic countryside, the area has many attractive towns

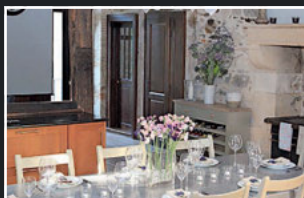
and villages and being south of the River Loire, the weather is generally better than in the north but not as hot as the south.

MIDI-PYRÉNÉES

Ariège (09) • Aveyron (12) • Haute-Garonne (31)
• Gers (32) • Lot (46) • Hautes-Pyrénées (65)
• Tarn (81) • Tarn-et-Garonne (82)

France's largest region, Midi-Pyrénées is renowned for its stunning, unspoiled scenery which ranges from the majestic mountains of the Pyrenees in the south to the peaceful green serenity of the valleys in Aveyron, Lot and Haute-Garonne. As one of France's prime food producing regions, it is the home of several notable French classics: cassoulet, magret de canard, and foie gras to name three, not to mention Roquefort cheese and armagnac; perfect for warming the cockles on cold winter evenings. The people of the region are known for the warmth of their welcome, and their love of food and drink.

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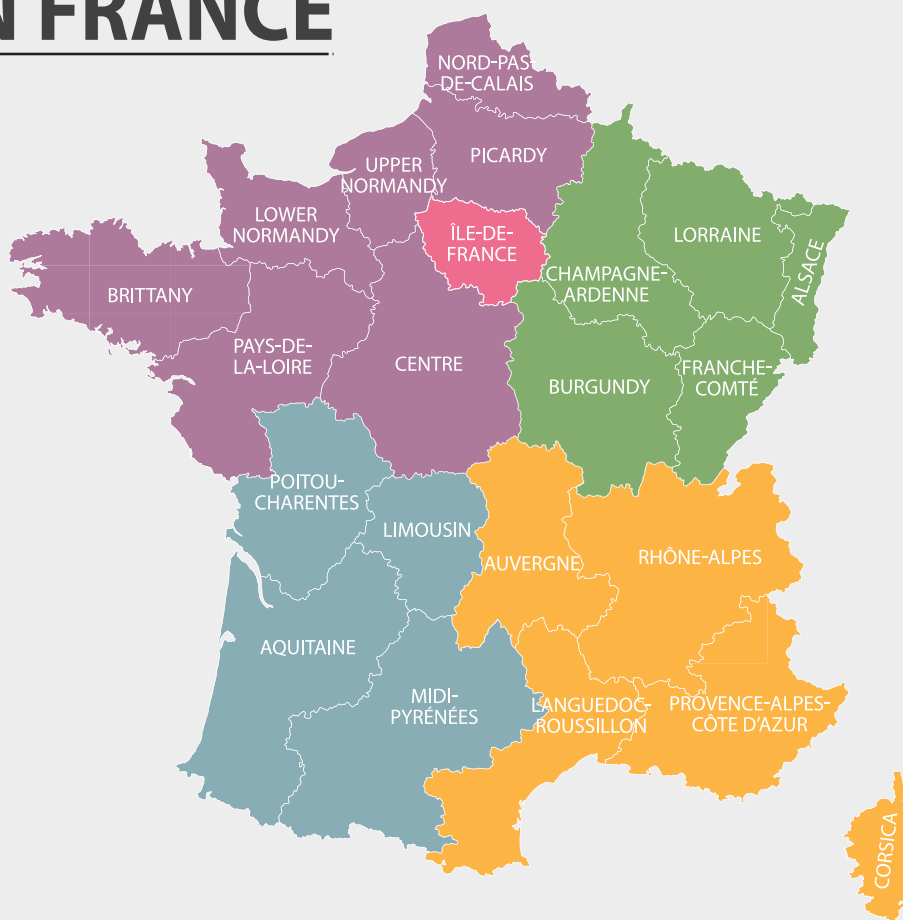


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- In most parts of France your holiday accommodation will be obliged to levy a tourist tax (*taxe de séjour*) on all overnight stays. Check whether this is included in the advertised price. Prices vary depending on area.
- If you agree to a booking of a month or more it is advisable to have a formal French tenancy agreement (*contrat de location*), and most owners will want to do so.
- For a long term let you will need to supply the agent (or private individual) with important information including evidence of solvency and proof of identity.
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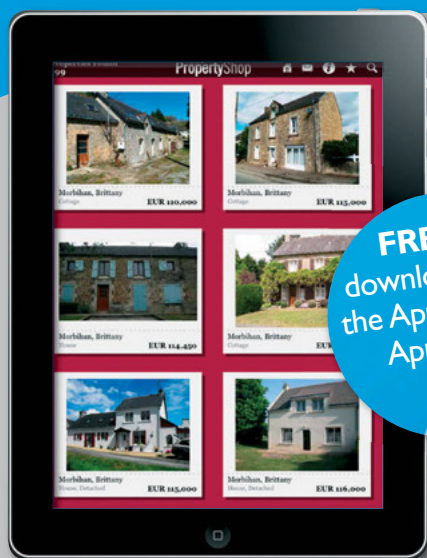
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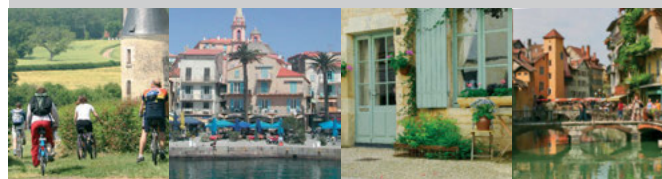
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Let them eat cake

In the first of a new column, mum-of-five **Gillian Harvey** reflects on the highs and lows of life with bilingual, cross-cultural children

“Mummy, don’t read it to me in French, I want you to read it in *anglais!*” whines my six-year-old daughter, Lily, as once again, we attempt to read her weekly library book.

She hates it when I speak French - partly because I don’t sound like ‘her mummy’ and partly because I don’t sound... well... particularly *French*.

As I struggle through the book, translating a French story about four rats into English (which is both as easy and fun as it sounds), I can’t help but reflect on the other moments when it’s been brought home to me that I’ll never be quite as ‘French’ as my children.

When it comes to food, for example, as much as I like to think I’ve adopted a more continental diet, quaffing coffee and a *pain au chocolat* for breakfast and lacing my *haricots verts* with vinaigrette, sometimes the pull of certain traditional British treats is just too strong.

This time of year, I tend to crave butter-drenched hot cross buns, and the kind of Easter treats my mum used to make:



chocolate cake garnished with Mini Eggs, or rich, golden fruit cake with marzipan and icing. And, although we enjoy a traditional French Easter lunch of roast lamb, I can’t resist adding the British favourite of mint sauce (a complete ‘*non-non!*’). Unfortunately, as even larger supermarkets in my area often only stock a minuscule (and often bizarre) selection of ‘British favourites’ in their ‘specially

Union Jack’ sections, the only option since our move has been to roll up my sleeves and bake.

Although I’m hardly France’s answer to Mary Berry, I’ve learned to make a mean Victoria sponge, have mastered the art of the chocolate fudge cake and - despite two soggy-bottomed, bin bag-splitting ‘fails,’ have even managed to somehow produce a half-decent carrot cake.

Sadly, even when my culinary attempts succeed, my Franglais little ones turn their noses up at many British favourites. I’ve lost count of the number of trifles, gingerbread

men and scones my long-suffering husband and I have had to wade through after the children have recoiled in horror at the dinner table.

So our Easter day feast will consist of a roast with all the (British) trimmings, a *gâteau de Pâques* from our local *pâtisserie*, a heavy doorstep of home-made fruit cake, and, of course the obligatory eggs (chocolate, I find, is something that transcends culture).

In short, we’ll have our cake, and eat some *gâteau*, too.

Having kids who are slightly culturally different to yourself is both a blessing and a curse. On good days, they’re your bridge between Blighty and your new French home; on bad ones they remind you that you’re dipping your toe into uncharted waters.

And, as for my accent, while Lily might sometimes comment, “That was really good mummy, but it wasn’t quite *français*,” on a bad day, she will simply roll her eyes with the kind of incredulous despair more befitting of a 15-year-old.

It’s enough to drive me straight to the cake tin. **LF**



Gillian Harvey is a freelance writer who has lived in Limousin for six years, together with husband Ray and their five young children




Sometimes the pull of traditional British treats is just too strong



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